

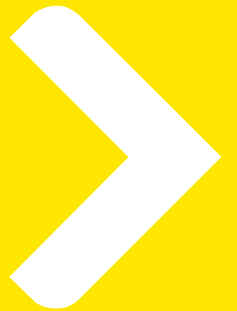


Raiffeisen Bank International Q1/2024 Results

2 May 2024

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01 Business & Financial Update

02 Risk Update

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**RBI
Group**

Consolidated profit

1-3/2024

EUR **664** mn

+144% q-o-q

Consolidated RoE

1-3/2024

15.0%

+8 pp q-o-q

CET1 ratio

31/03/2024, transitional, incl. results

17.3%

+0 pp q-o-q

Adjusted:

Consolidated profit

EUR **333** mn

EUR -40 mn in Q4/2023

Consolidated RoE

9.9%

excluding **Russia / Belarus**

CET1 ratio

14.6%

excluding **Russia**, assuming P/B
Zero deconsolidation (see p. 12)

**RBI
Group**

Loans to customers

31/03/2024

EUR **100,434** mn

+1% q-o-q

Core revenues

1-3/2024, in EUR mn

1,455

Net interest
income

-3%

669

Net fee &
commission income

-1%

q-o-q

Opex and Cost/Income Ratio¹

1-3/2024

EUR **938** mn

-9%

q-o-q

42.2%

-5 pp

Adjusted:

Loans to customers

EUR **93,831** mn

+1% q-o-q

Core revenues

1,092

NII

-3%

427

NFCI

-6%

q-o-q

Opex

EUR **784** mn

-9%

q-o-q

CIR

49.2%

-5 pp

excluding Russia
/ Belarus

¹From 1 January 2024, CIR excluding financial transaction tax (previous periods were adapted)

➤ Strategic initiatives update

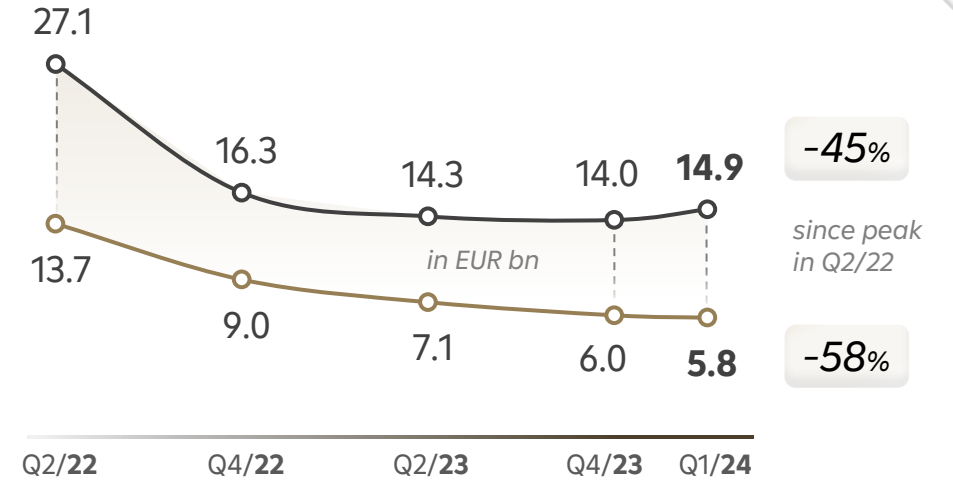
- Acquisition of STRABAG shares remains subject to careful compliance risk assessment
- Raiffeisen Russia sale continues to be explored

➤ Significant business reduction since February 2022

- No new EUR and USD lending and run-off of existing portfolio
- Actively steering to reduce deposit volumes
- Payments, trade and export finance restrictions with strict country and industry policies, including to neighboring third party countries
- Payment volumes capped at pre-war levels and all Russian correspondent banks terminated (excl. Raiffeisenbank Russia)

RWA
in Russia
under IFRS

Loans to customers
in Russia



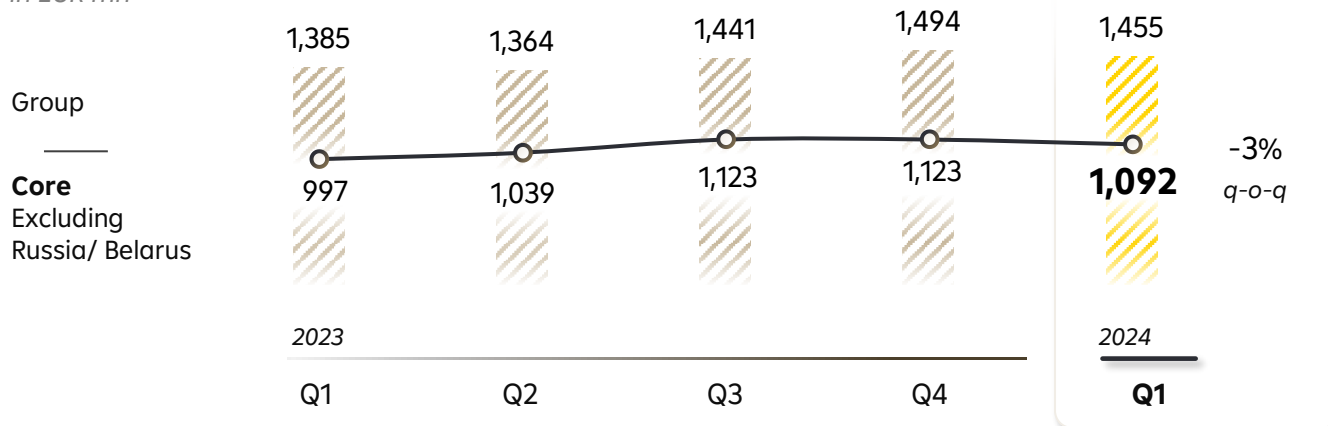
LCR	298%	<i>EUR 7.5 bn</i>	Loan/ deposit ratio	43%	CET1 ratio	27.37%	<i>EUR 2,109 mn</i>
	<i>25/04/2024</i>	<i>... cushion to 100% LCR</i>		<i>31/03/2024</i>	<i>local standard actual, after dividend in kind</i>	<i>31/03/2024, incl. Q1/2024 profit</i>	<i>... above local requirement of 8.00%</i>

➤ The Group continues to work on a potential transaction, a sale or spin-off, which would result in the deconsolidation of Raiffeisenbank Russia from the Group

Q1/2024 Core Revenue Trends

Net interest income

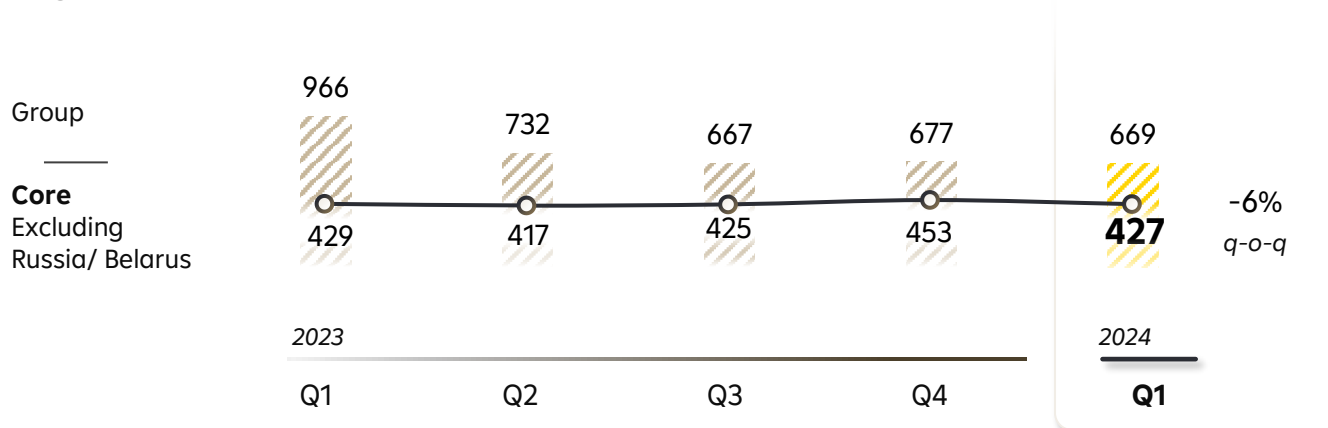
in EUR mn



- NII excl. Russia and Belarus slightly down in Q1/2024, albeit up 10% y-o-y
- NII in CE segment down due to rate cuts in Czechia and Hungary, as well as weaker FX
- Net interest margin excluding Russia/Belarus down 7 bps q-o-q to 2.46%

Net fee and commission income

in EUR mn

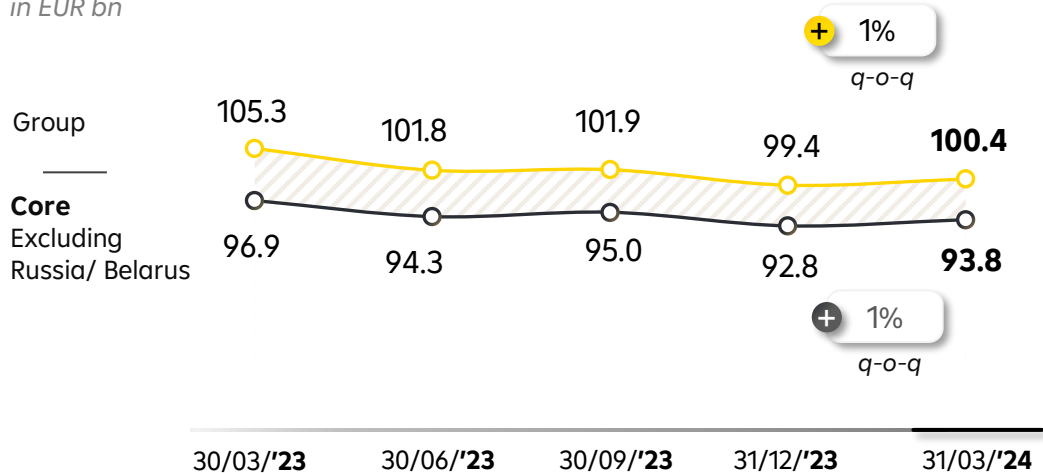


- NFCI excl. Russia and Belarus down 6% in Q1/2024 driven by CE (-5% q-o-q) and SEE (-10% q-o-q) due to seasonality

Top 3 – in EUR mn	— excl. Russia / Belarus —					
	Q3/23	Q4/23	Q1/24	Q3/23	Q4/23	Q1/24
Clearing, settlement and payment services	255	260	243	180	195	179
FX business	209	201	192	103	112	97
Loan and guarantee business	53	56	51	47	49	45

Loans to customers

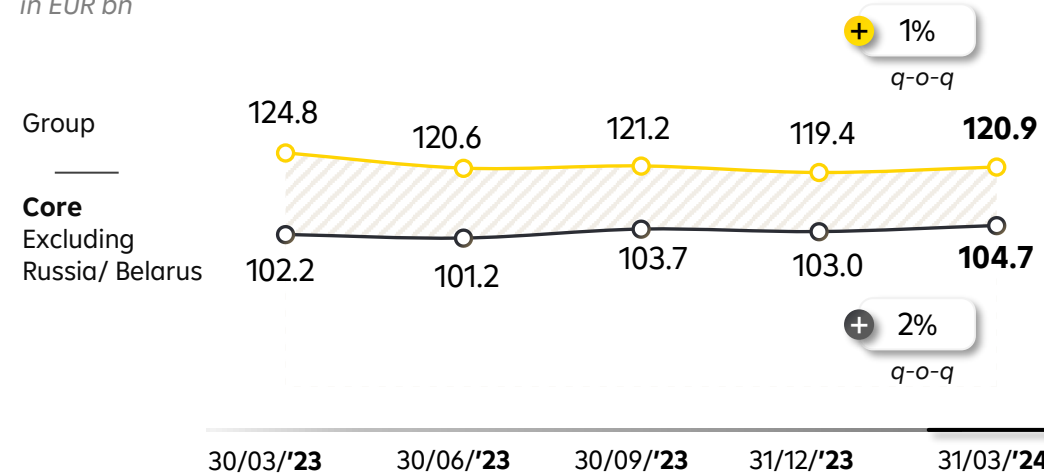
in EUR bn



- In Core RBI Group, loans up by EUR 1.0 bn, driven by short-term lending in head office
- Green shoots, especially in corporate lending, in Czechia (in LCY terms), Slovakia, Serbia, and Croatia

Deposits from customers

in EUR bn



- Deposit inflows in Czechia (up 6%), Hungary (up 5%), and Romania (up 3%)

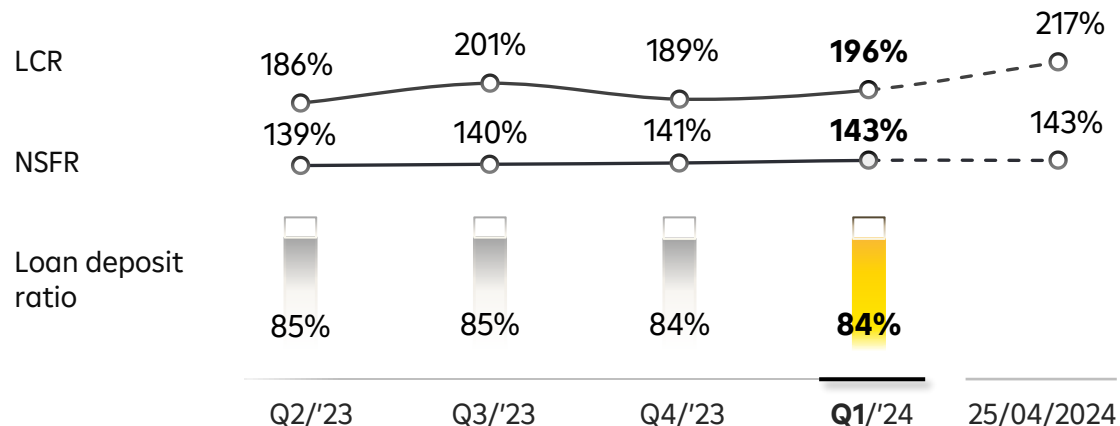
Assets (EUR 203.4 bn +3% q-o-q) (31/03/2024, in EUR bn, % q-o-q)

Loans to customers	100.4	+1%	Securities	34.2	+10%
Loans to banks	16.4	+12%	Cash and other assets	52.3	-1%

Liabilities EUR 203.4 bn +3% q-o-q) (31/03/2024, in EUR bn, % q-o-q)

Deposits from customers	120.9	+1%	Debt issued and other liab.	34.1	+4%
Deposits from banks	27.9	+7%	Equity	20.4	+3%

> RBI Group - Liquidity ratios



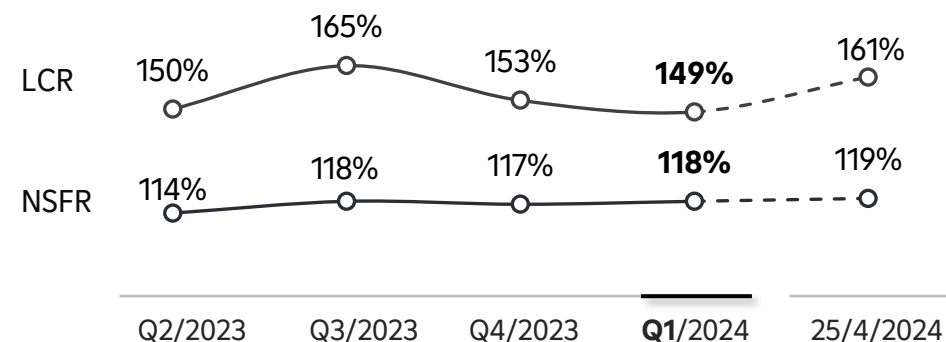
> Key network units - Liquidity ratios

	LCR	Share of retail deposits ... of which insured	
	25/04/2024	Q1/2024	Q1/2024
Czech Republic	221%	77%	72%
Slovakia	198%	68%	70%
Hungary	198%	54%	70%
Romania	300%	78%	82%
Serbia	254%	71%	56%

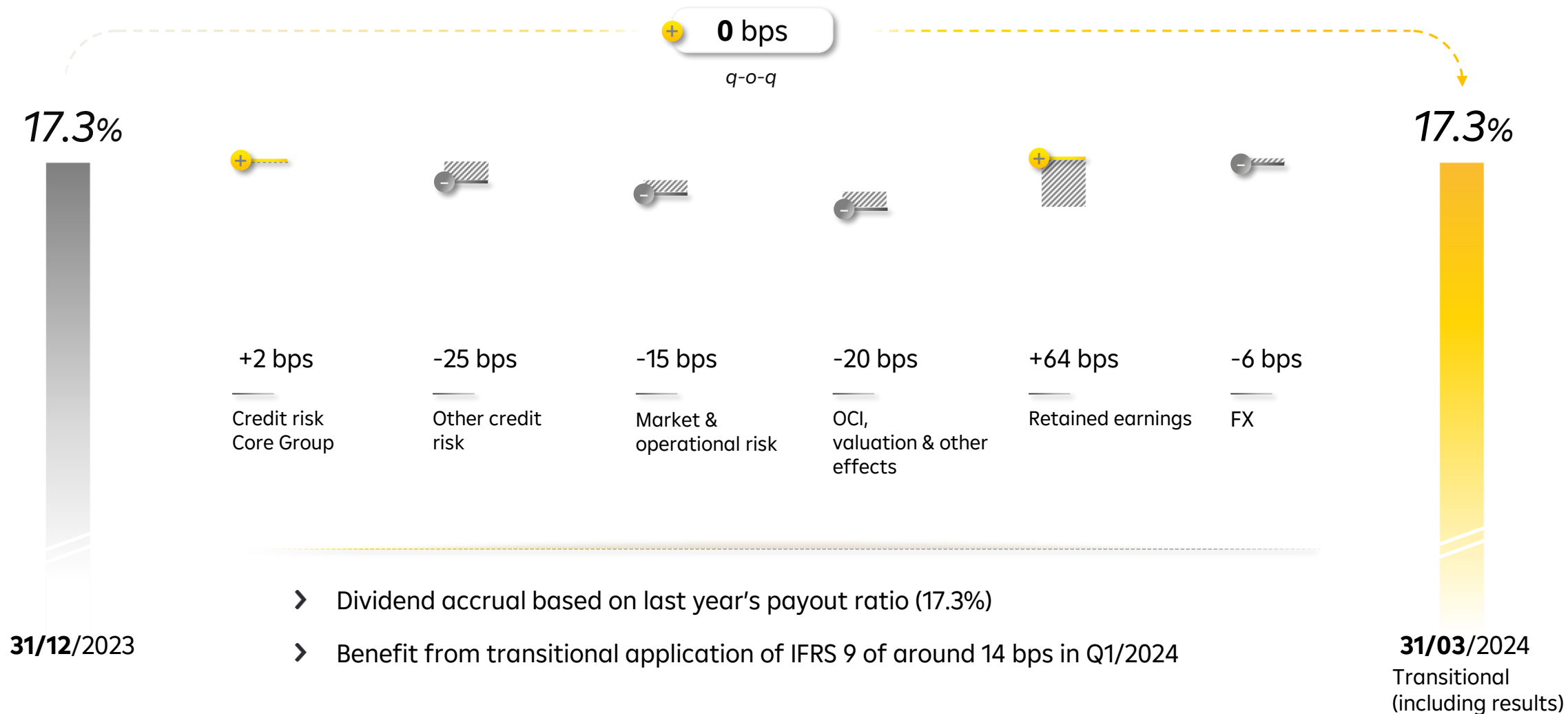
> RBI head office: conservative liquidity profile

- > LCR at 161% (as of 25 April 2024)
- > Head office with sufficient liquidity to cover all deposits and maturing funding for over one year
- > In head office, around 46% of HQLA portfolio is cash and central bank deposits

Head office - Liquidity ratios



CET1 Ratio Development



17.3%



CET 1

31/03/2024
Transitional
(including results)

> Group CET1 ratio expected **around 17.6 per cent at year-end 2024**, before impact of business reduction in Russia

Expected CET1 drivers in 2024:

Retained earnings	+ ~165 bps	Net of expected 2024 dividend accrual
RWA increase	- ~170 bps	Loan growth, market and operational RWAs
FX	- ~5 bps	
Other	+ ~40 bps	Inorganic effects and other capital items

~17.6%



CET 1

31/12/2024e
Guidance

> Any decision on dividends will be based on the capital position of the Group excluding Russia

> CET1 generated in Russia is not invested in RWAs elsewhere in the Group

Landing point:

14.6%

➤ Expected stable in 2024

Assumptions:

CET1 EUR 4.8 bn IFRS equity partially offset by deduction items
Deconsolidated

RWA EUR 15.0 bn Net consolidated Russia RWAs and other effects
Deconsolidated

Operational Risk from Russia to be phased out with an impact of circa **+64 bps**

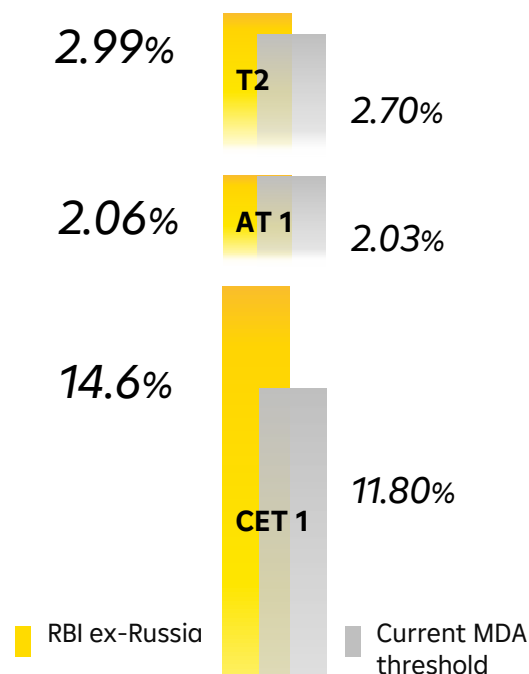
Potential benefit from STRABAG not included

CET 1

31/03/2024

P/B Zero Russia deconsolidation

Capital stack under P/B Zero deconsolidation scenario



➤ With Russia deconsolidated at P/B Zero, AT1 and T2 buckets are adequately supplied

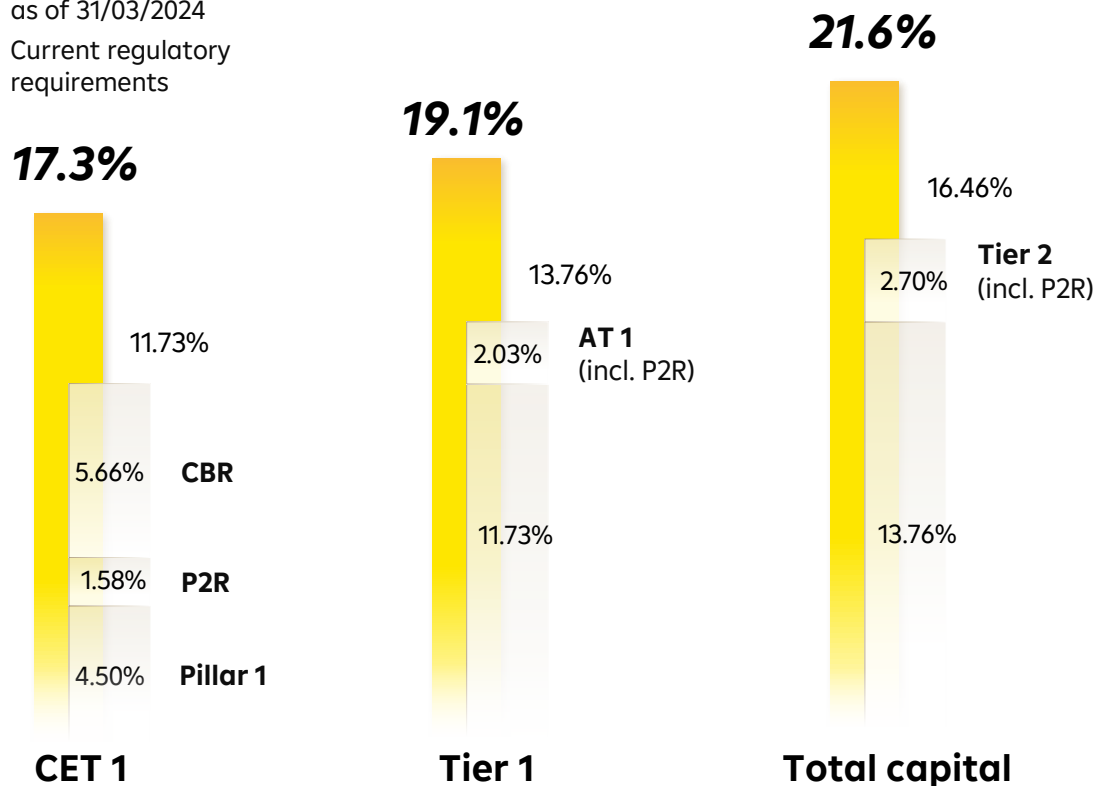
➤ MDA buffer at 277 bps

Capital stack

31/03/2024

P/B Zero Russia deconsolidation

■ RBI, transitional, pro forma as of 31/03/2024
 ■ Current regulatory requirements



MDA trigger
12.19%

MDA buffer
512 bps

Available distributable items
EUR 7,480 mn

+4 bps q-o-q

P2R
2.80%

- 1.57% to be met with CET1
- 53 bps eligible for AT1
- 70 bps eligible for T2

P2G
1.25%

- To be solely covered by CET1 but applicable to all capital layers

CBR
➢ CBR currently at 565 bps

Combined buffer requirement composition	Q1/'24
OSII buffer	1.50% ¹
Countercyclical capital buffer	0.66%
Capital conservation buffer	2.50%
Systemic risk buffer	1.00%

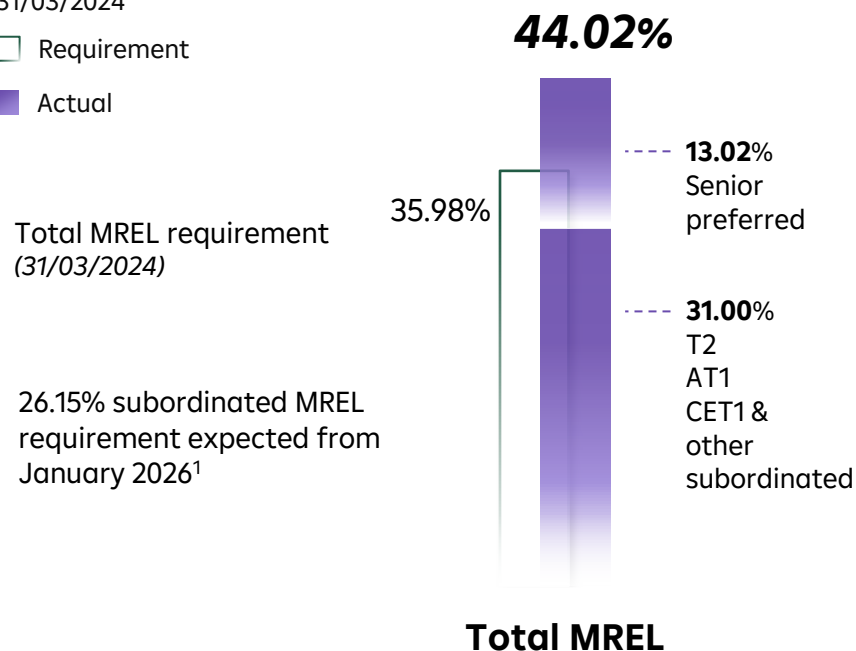
¹ Based on FMSG communication

Austria resolution group MREL

Including profit
31/03/2024

□ Requirement

■ Actual



- TREA in AT at EUR 41,331 mn
- MREL requirements for resolution group AT incl. CBR of 4.99% as of 31/03/2024
- Expected recalibration of eligible liabilities from Q2/2024 (-2.66 pp impact)¹

¹Based on draft SRB MREL decision

Funding plan 2024

- Senior preferred issuance (1 or 2 benchmarks) depending on new lending trends

Other resolution groups

	Actual	Requirements	MREL needs		Ranking
	31/03/2024	31/03/2024	5-12/2024	2025	
Czech Republic	32.20%	/ 27.95%	~500 - 600	~100 - 300	Senior non-preferred
Slovakia	32.07%	/ 27.76%	~200 - 300	~0 - 100	Senior preferred
Hungary	32.73%	/ 27.14%	~300	~0 - 100	Senior preferred & non-preferred
Croatia	36.88%	/ 29.92%	none	~100 - 300	Senior preferred
Romania	37.87%	/ 32.48%	~0 - 200	~100 - 300	Senior preferred & non-preferred



<i>GDP (real, % yoy)</i>	2022	2023e	2024f	2025f
Czech Republic	2.4	-0.2	1.5	2.9
Hungary	4.6	-0.7	2.2	3.4
Poland	5.3	0.2	3.1	3.8
Slovakia	1.8	1.1	2.1	2.1
Central Europe (CE)	4.1	0.1	2.5	3.4
Albania	4.9	3.4	3.5	3.9
Bosnia a. H.	4.2	1.7	2.6	3.0
Croatia	7.0	3.1	3.0	2.6
Kosovo	4.3	3.3	3.9	4.0
Romania	4.1	2.1	2.8	3.5
Serbia	2.4	2.5	3.5	4.0
Southeastern Europe (SEE)	4.3	2.3	2.9	3.4
Belarus	-4.7	3.9	2.0	2.0
Russia	-1.2	3.6	1.5	0.9
Ukraine	-28.8	5.3	4.9	6.5
Eastern Europe (EE)	-3.9	3.7	1.8	1.4
Austria	4.8	-0.8	0.2	1.4
Euro area	3.5	0.5	0.5	1.5

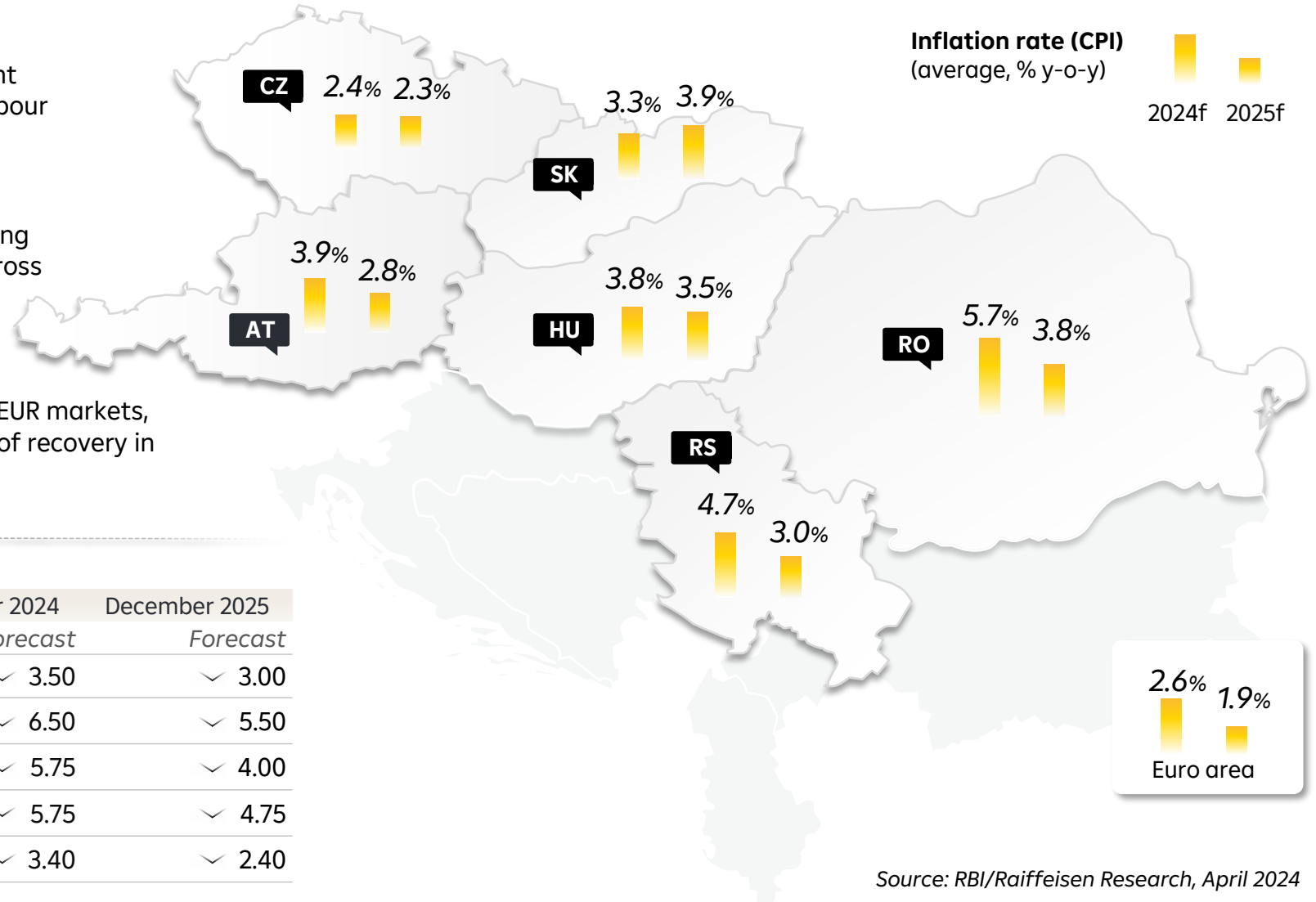
- A rebound in consumer demand is expected to drive muted recovery in the Euro area, CE, and SEE in 2024
- Consumer demand is driven by robust labour markets, declining inflation rates and, gradually, also by interest rate cuts
- Cautious monetary easing in CE to continue from Q2/2024 also in the EUR area and in SEE (Romania, Serbia)
- Fiscal tightening is likely to gain more focus. Election cycles (Romania, Croatia, and Poland) may see risks in terms of fiscal policy
- Investments are still supporting growth both from the NextGenerationEU programme and the new Growth Plan for the Western Balkans
- Prolonged weakness in manufacturing remains a downside risk

Inflation & rates

- Disinflation continues at a slower pace. Government interventions still affect food and energy prices, labour markets continue to add upside risks

Banking sector view

- Lending margins flatten out amid the ongoing easing cycle. Pressure on asset yields unfolds unevenly across the region; normalisation of "CEE bank premium" on the international debt market helps refinancing for MREL needs
- The corporate credit cycle is slowly turning in non-EUR markets, while the retail segment is more robust with signs of recovery in housing loans



Key rates forecast

	Current (%) 25/04/2024	December 2024 Forecast	December 2025 Forecast
Czech Republic	5.75	3.50	3.00
Hungary	7.75	6.50	5.50
Romania	7.00	5.75	4.00
Serbia	6.50	5.75	4.75
Euro (main refinancing)	4.50	3.40	2.40

Source: RBI/Raiffeisen Research, April 2024



2024 Guidance

Core Group excluding Russia / Belarus

➤ Core revenues & loan growth	<i>around EUR 4.0 bn</i>	<i>EUR ~1.8 bn</i>	<i>3% to 4%</i>
	Net interest income	Net fee and commission income	Loans to customers
➤ OPEX & CIR	<i>around EUR 3.3 bn</i>	<i>around 52%</i>	
	OPEX	CIR	
➤ Risk costs	Risk cost excluding potential use of overlays	<i>around 50 bps</i>	
➤ Profitability	Consolidated return on equity	<i>around 10%</i>	
➤ CET 1	'P/B Zero' Russia deconsolidation scenario	<i>around 14.6%</i>	

Any **decision on dividends** will be based on the capital position of the Group excluding Russia

The 2024 guidance for the Group including Russia and Belarus has been suspended

in light of the ECB's requirements to accelerate business reduction in Russia

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> Q1/2024
Risk cost

Provisioning ratio

22 bps

-39 bps

q-o-q

Risk cost

EUR **25 mn**

including impairments
on debt securities

5 bps

excl.
Russia / Belarus

> 31/03/2024
Stock of risk overlays

EUR **777 mn**

GC&M, CE, SEE (CRE, inflation & spillover) EUR 366 mn

Russia / Belarus EUR 332 mn

Ukraine EUR 79 mn

> 31/03/2024
NPE ratio/ coverage ratio

1.9%

+6 bps

q-o-q

50.1%

-1.6 pp

q-o-q

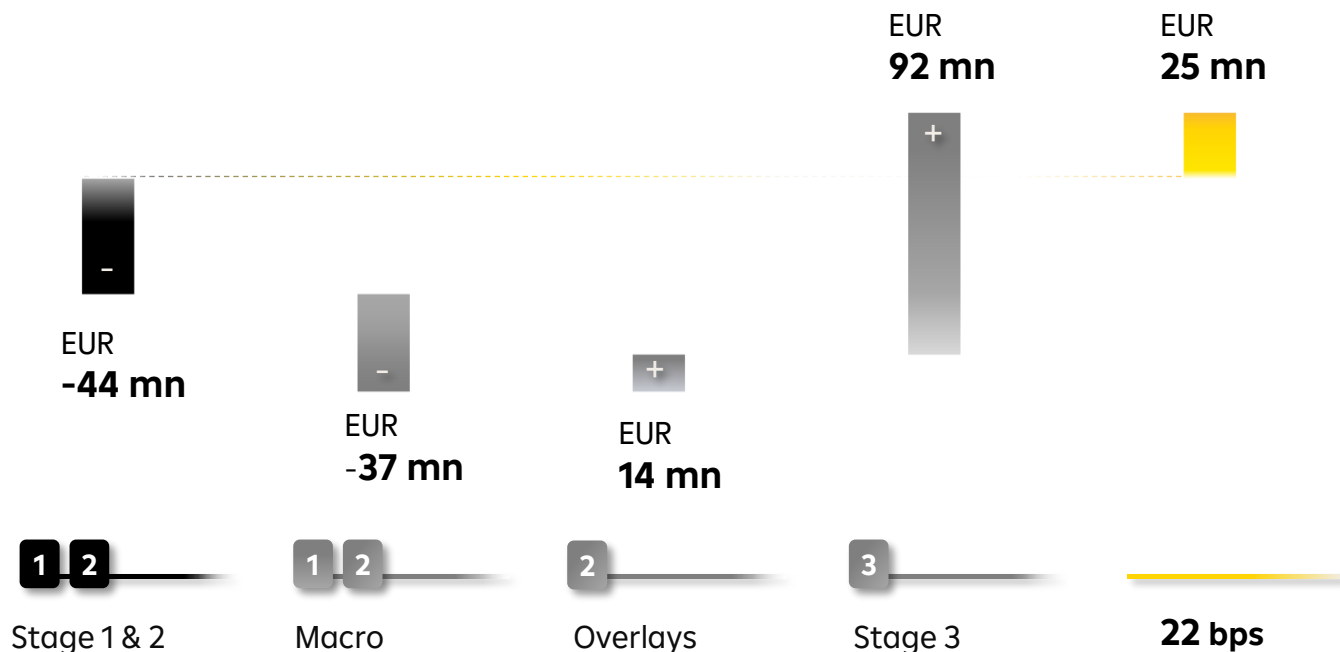
2024 - year to date

- > Overlays: Top-up in CRE
- > Poland: Annulment confirmed as base case, in line with our model
- > Insolvencies and delinquencies still very low

2024 Guidance

- > c. 50 bps risk cost guidance for RBI Group excluding Russia and Belarus
- > Individual customers still facing pressure, including from prolonged higher rate environment
- > Geoeconomic fragmentation and spillover risk from war in Ukraine

Q1/2024



Overall EUR 25 mn of IFRS 9 provisions in Q1

- > **Stage 1 & 2:** main drivers are exposure composition and migration to Stage 3
- > **Macro update:** slightly improved outlook, mainly in Hungary
- > **Overlays:** mainly driven by a top-up of special risk factors for CRE
- > **Stage 3:** largely driven by non-retail defaults

Q1/2024 excl. Russia / Belarus

EUR -33 mn	EUR -37 mn	EUR 24 mn	EUR 49 mn	EUR 3 mn
Stage 1 & 2	Macro	Overlays	Stage 3	Total

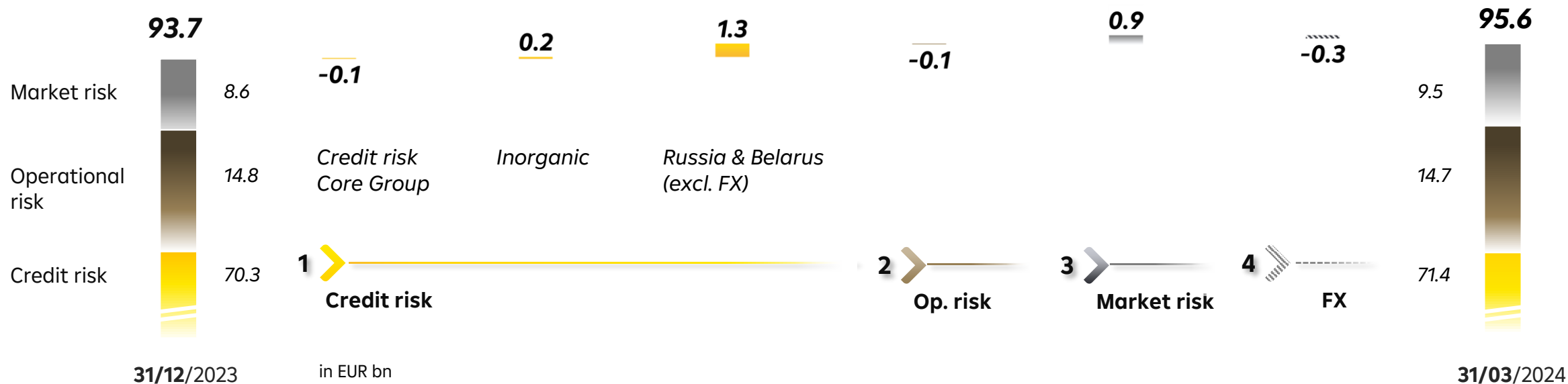
5 bps

(+) additional IFRS 9 provisions
(-) release of IFRS 9 provisions

Q1/2024 RWA Development

- 1 > Credit risk development driven mainly by liquidity position in Russia. Inorganic effect mainly stemming from transition phase of sovereign exposure in standard approach (Article 500a / increase of risk weight to 50%)
- 2 > Operational Risk RWA flat (EUR -0.1 bn) following minor changes of audited gross income for 2023
- 3 > Market risk RWA increase by EUR 0.9 bn, driven by FX capital position
- 4 > FX effect driven by deprecation CZK, RUB and HUF, counterbalanced by USD appreciation

Inorganic effect relief of up to EUR -1.2 bn until year end 2024



> Cases update

25,155 CHF loans
outstanding

14,718 litigation
cases

Q1/2024 Other result bookings:

EUR 79 mn
New provisions for
litigation

EUR 30 mn
For net losses on annulment
decisions

> Provisions taken in Q1/2024

in EUR mn

Gross exposure

1,890

1,869

1,905

1,750

Stock of
provisions for litigation

1,199

1,338

1,652

1,647

30/06/2023

30/09/2023

31/12/2023

31/03/2024

> Civil Chamber of the Supreme Court

- > Confirmed annulment as base case solution
- > No compensation for either party (banks or borrowers)
- > No immediate change required to RBI's provisioning model: c. 90% of outstanding mortgages already assumed annulled

> CET1 or equivalent held against portfolio

Over 99% of CET1 or equivalent held against the portfolio:

99%

EUR ~1,739 mn

Capital consumption from credit risk RWA and
impairments

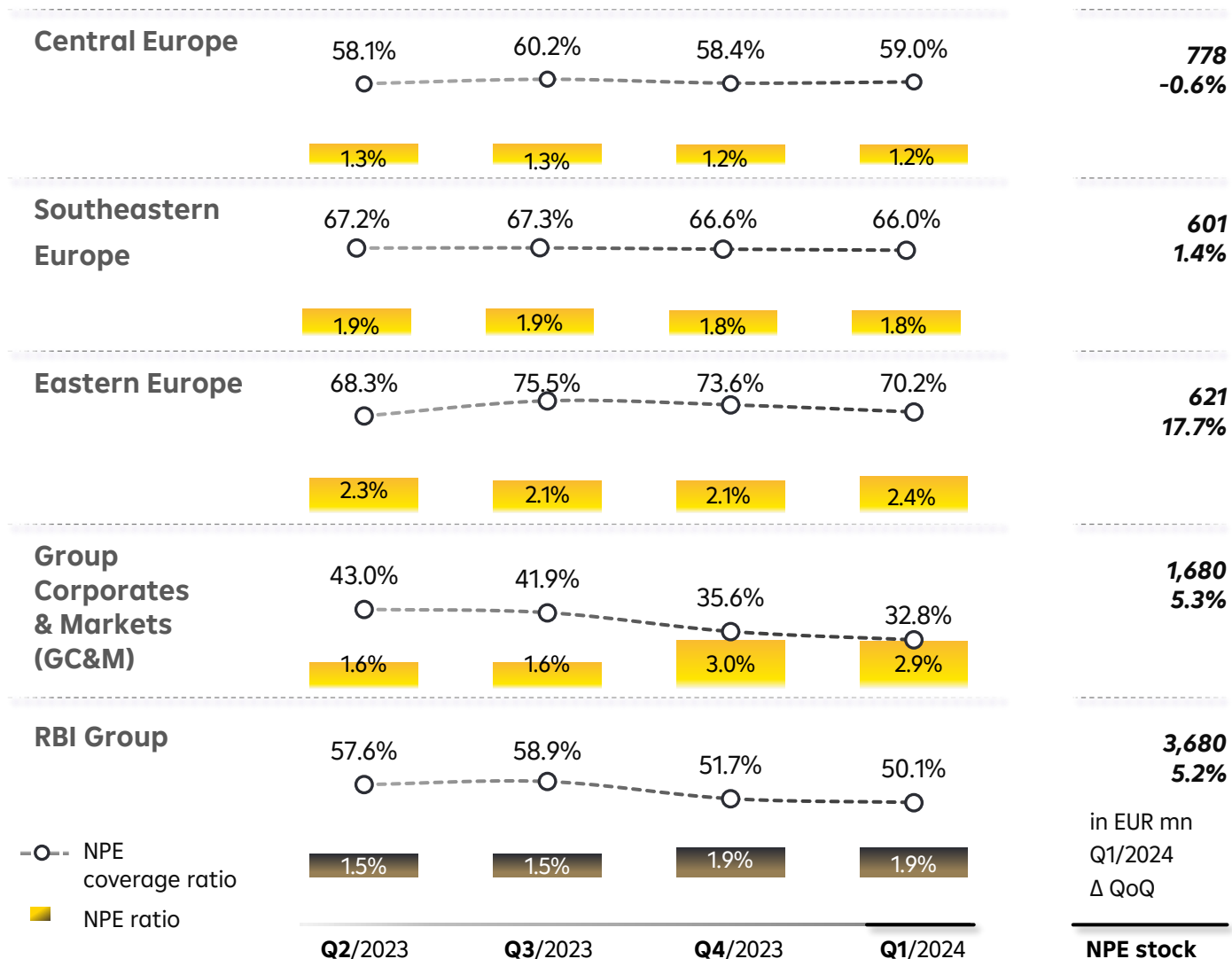
EUR ~93 mn

Litigation provisions

EUR ~1,647 mn

Average risk weighting of the portfolio decreases to 50% following relief from settlement program

NPE Ratio and NPE Coverage



Asset quality development q-o-q

- **NPE ratio remains below 2%** despite Commercial Real Estate insolvencies and war in the region
 - **Asset quality of the performing corporate portfolio remains stable**, as measured by average probability of default
 - **Delinquencies in retail near all time low**, supported by strong employment trends
 - 84% NPE coverage ratio incl. Stage 1 and 2
- **NPE ratio:** Non-performing exposure (loans and debt securities) in relation to entire loan portfolio of customers and banks (gross carrying amount) and debt securities
 - **NPE coverage ratio:** Impairment losses (Stage 3) on loans to customers and banks and on debt securities in relation to non-performing loans to customers and banks and debt securities

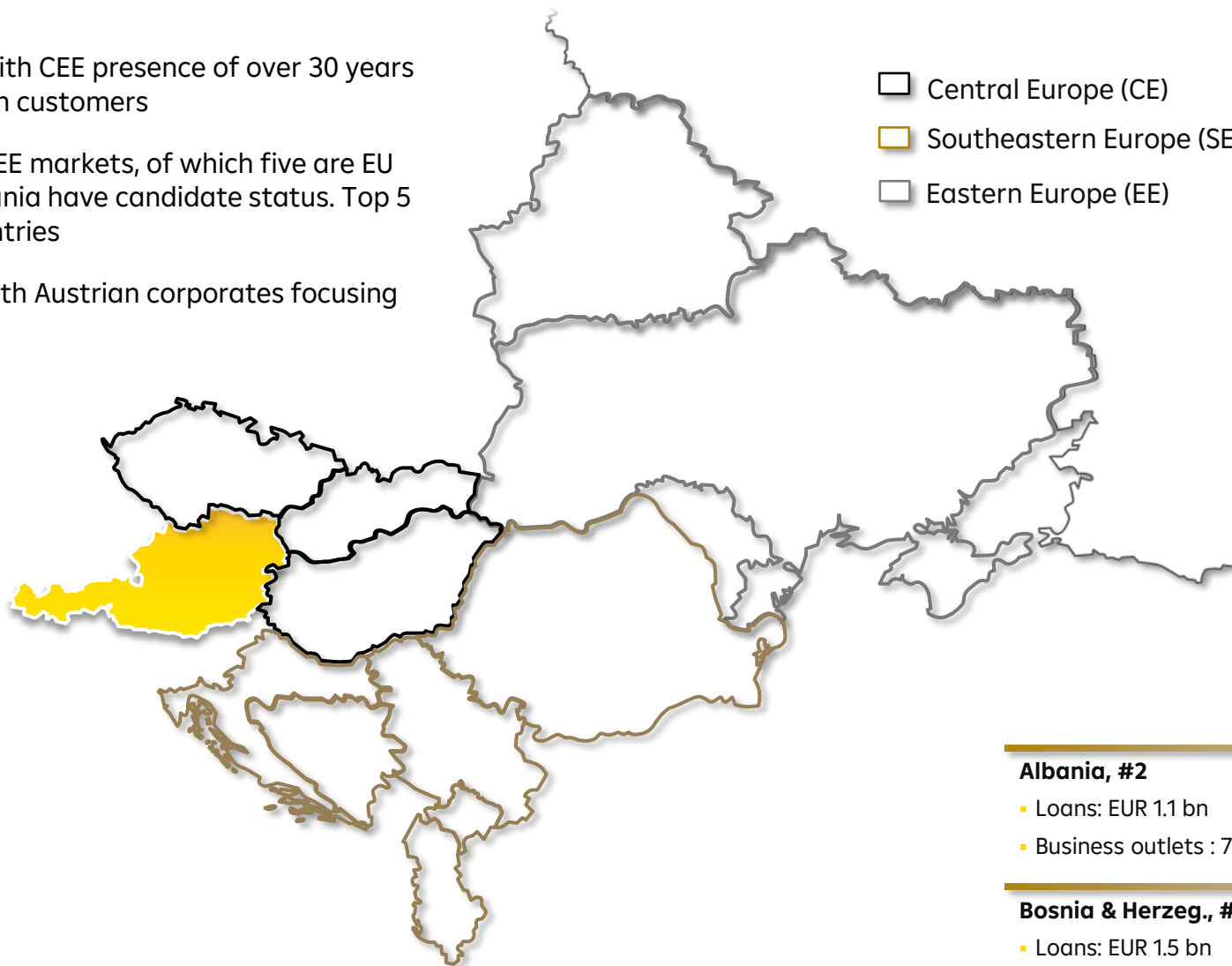
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- Leading regional player with CEE presence of over 30 years servicing approx. 19 million customers
- Covering Austria and 12 CEE markets, of which five are EU members. Serbia and Albania have candidate status. Top 5 market position in 10 countries
- Strong market position with Austrian corporates focusing on CEE



Austria, #2

- Loans: EUR 38.5 bn

Czech Republic, #5

- Loans: EUR 17.5 bn
- Business outlets: 128

Hungary, #6

- Loans: EUR 4.4 bn
- Business outlets : 67

Slovakia, #3

- Loans: EUR 14.3 bn
- Business outlets : 141

- ☐ Central Europe (CE)
- ☐ Southeastern Europe (SEE)
- ☐ Eastern Europe (EE)

Russia, #16

- Loans: EUR 5.8 bn
- Business outlets : 120

Ukraine, #4

- Loans: EUR 1.3 bn
- Business outlets : 321

Belarus, #8

- Loans: EUR 0.9 bn
- Business outlets : 44

Serbia, #3

- Loans: EUR 3.1 bn
- Business outlets : 108

Romania, #3

- Loans: EUR 8.1 bn
- Business outlets : 283

Albania, #2

- Loans: EUR 1.1 bn
- Business outlets : 76

Bosnia & Herzeg., #2

- Loans: EUR 1.5 bn
- Business outlets : 87

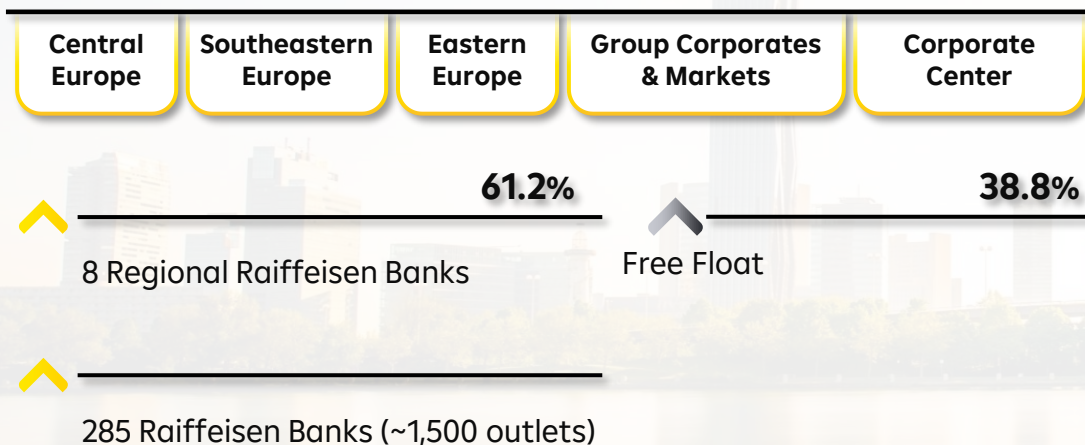
Kosovo, #1

- Loans: EUR 1.0 bn
- Business outlets : 37

Croatia, #6

- Loans: EUR 3.5 bn
- Business outlets : 70

Note: Ranking based on the latest data available on loans to customers.



Raiffeisen Banking Group (RBG) – largest banking group in Austria with total assets of EUR 400 bn as of 31/12/2023

Solid funding profile of RBG based on a domestic market share of around 34% of total customer deposits, not least due to superior brand recognition

Three-tier structure of RBG:

- 1st tier: 285 independent cooperative Raiffeisen banks focusing on retail banking. They hold shares in:
- 2nd tier: 8 independent regional Raiffeisen banks focusing on corporate and retail banking. They hold approx. 61.2% of the share capital of:
- 3rd tier: Raiffeisen Bank International AG

RBG's Institutional Protection Schemes (IPS):

Protection schemes designed pursuant to CRR to ensure the liquidity and solvency of participating members. RBI and all Raiffeisen banks have formed a new IPS, merging the former regional and federal schemes

(in EUR mn)

	Q1/2024	% q-o-q	% y-o-y
Net interest income	1,455	-3%	+5%
Net fee and commission income	669	-1%	-31%
Net trading income & fair value result	17	-	-81%
Other operating components ¹	61	+496%	+176%
Operating income	2,201	+2%	-10%
Staff expenses	-525	-4%	-7%
Other administrative expenses	-299	-15%	+8%
Depreciation	-114	-13%	+3%
General administrative expenses	-938	-9%	-1%
Operating result	1,263	+12%	-16%
Other result	-147	-54%	+53%
Gov. measures & compulsory contributions	-140	+475%	-41%
Impairment losses on financial assets	-25	-82%	-92%
...
Consolidated profit	664	+144%	+1%

Net interest margin

Q1/2024

2.98%

-8 bps

q-o-q

Cost/income ratio²

Q1/2024

42.2%

-5.2 pp

q-o-q

Consolidated return on equity

Q1/2024

15.0%

+8.3 pp

q-o-q

¹Incl. dividend income, current income from investments in associates, net gains/losses from hedge accounting, other net operating income

²From 1 January 2024, the calculation of the CIR has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted)

(in EUR mn)	Q1/2024	% q-o-q	% y-o-y
Net interest income	1,092	-3%	+10%
Net fee and commission income	427	-6%	-1%
Net trading income & fair value result	-8	-74%	-
Other operating components ¹	64	+451%	+16%
Operating income	1,575	+1%	+4%
Staff expenses	-408	-5%	+12%
Other administrative expenses	-275	-12%	+9%
Depreciation	-101	-14%	+3%
General administrative expenses	-784	-9%	+10%
Operating result	792	+13%	-1%
Other result	-139	-55%	+45%
Gov. measures & compulsory contributions	-130	>500%	-41%
Impairment losses on financial assets	-3	-98%	-86%
...
Consolidated profit	333	-	+1%

Net interest margin

Q1/2024

2.46%

-7 bps

q-o-q

Cost/income ratio²

Q1/2024

49.2%

-5.2pp

q-o-q

Consolidated return on equity

Q1/2024

9.9%

-

q-o-q

¹Incl. dividend income, current income from investments in associates, net gains/losses from hedge accounting, other net operating income

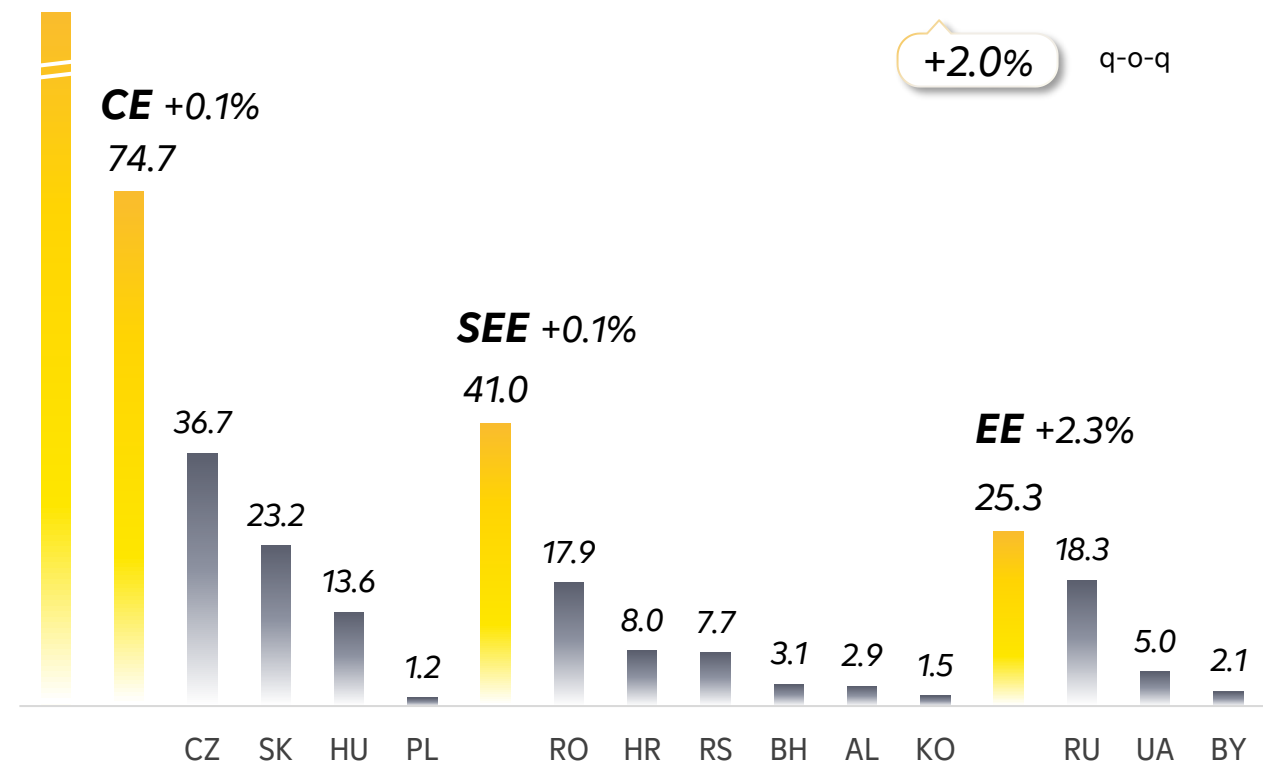
²From 1 January 2024, the calculation of the CIR has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted)

Total exposure by segments Q1/2024

in EUR bn, q-o-q

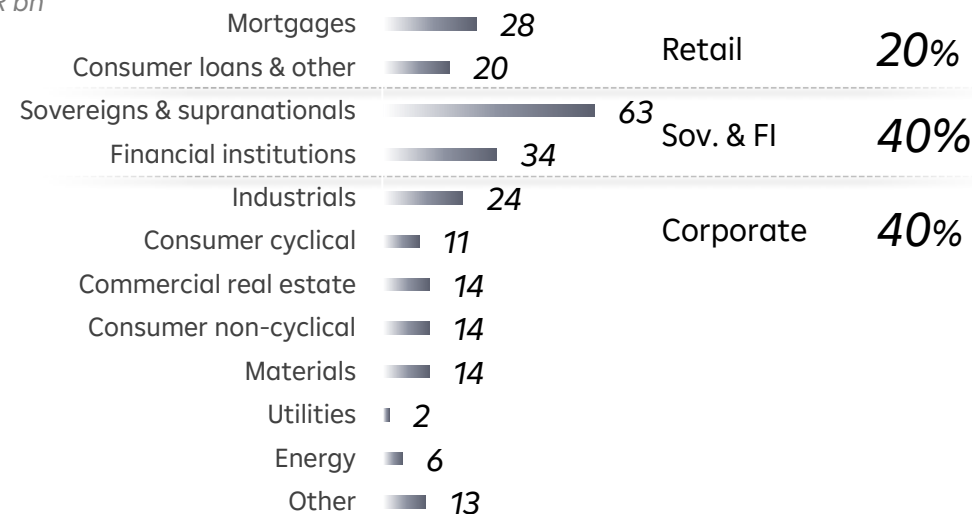
GC&M +4.4%

100.7

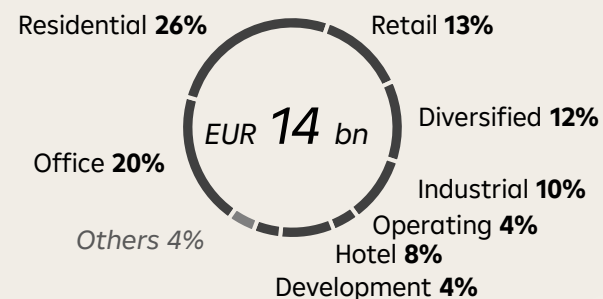


... by sector Q1/2024

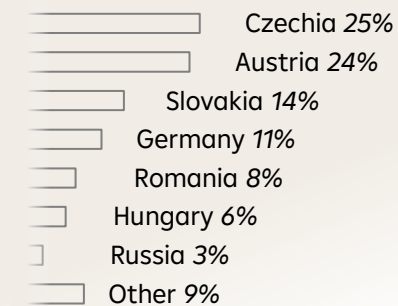
in EUR bn



CRE – Sectors (GICs)



CRE - Country of risk

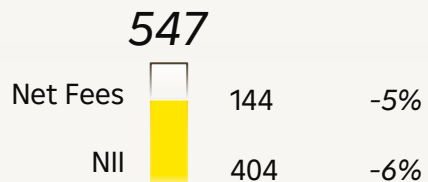


Q1/2024 Segments Overview

CE

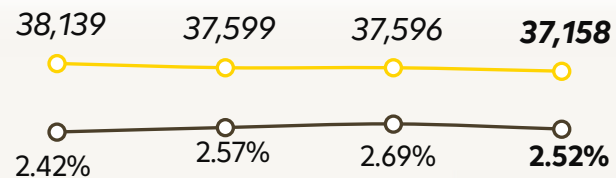
Core revenues

Q1/24 q-o-q



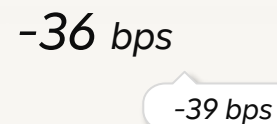
Loans to customers / NIM

Q2/23 Q3/23 Q4/23 Q1/24



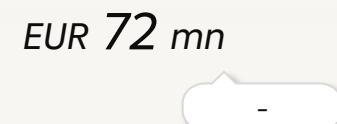
Provisioning ratio

Q1/24 q-o-q



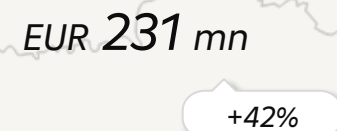
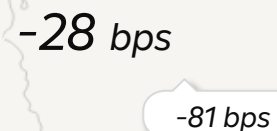
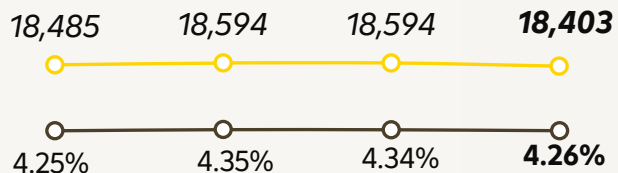
Profit/loss after tax

Q1/24 q-o-q



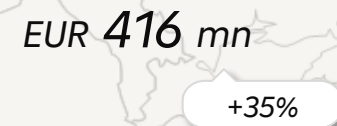
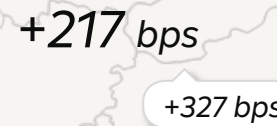
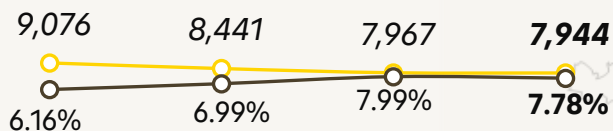
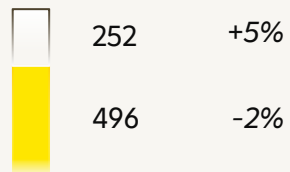
SEE

455



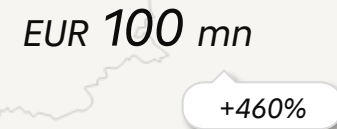
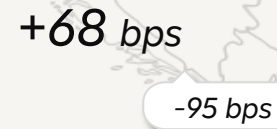
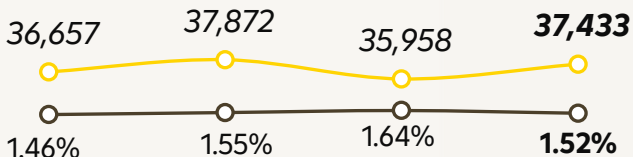
EE

749



GC&M

381



(in EUR mn)

In EUR mn	1-3/2024	1-3/2023	y-o-y
Operating income	462	110	318,2%
General admin. expenses	(116)	(95)	22,2%
Operating result	345	15	>500,0%
Other result	(27)	(7)	282,2%
Governmental measures and compulsory contributions	(2)	(53)	(95,3%)
Impairment losses on financial assets	11	11	7,5%
Profit/loss before tax	327	(34)	-
Profit/loss after tax	351	23	>500,0%

In EUR mn	Q1/2024	Q4/2023	q-o-q
Operating income	462	230	100,6%
General admin. expenses	(116)	(122)	(4,2%)
Operating result	345	109	217,8%
Other result	(27)	(2)	>500,0%
Governmental measures and compulsory contributions	(2)	8	-
Impairment losses on financial assets	11	2	379,8%
Profit/loss before tax	327	117	178,9%
Profit/loss after tax	351	130	171,0%

Following business areas are managed and reported in **Corporate Center**:

- The expenses related to the shared Group-wide service and control function of the head office in the areas: risk management, finance, legal, funding, capital and asset liability management (ALM), information technology, human resources
- The results from equity participation management related to dividends received and funding of network units
- The results from head office treasury that are not allocated to regional or functional segments from ALM as well as liquidity and liability management
- The result of business with special customers

In EUR mn	1-3/2024	1-3/2023	y-o-y
Operating income	(485)	(126)	283,7%
General admin. expenses	40	35	13,7%
Operating result	(445)	(91)	387,9%
Other result	(0)	0	-
Governmental measures and compulsory contributions	0	(0)	-
Impairment losses on financial assets	(4)	(8)	-47,8%
Profit/loss before tax	(449)	(99)	352,6%
Profit/loss after tax	(449)	(103)	334,3%

In EUR mn	Q1/2024	Q4/2023	q-o-q
Operating income	(485)	(357)	35,8%
General admin. expenses	40	80	(50,0%)
Operating result	(445)	(277)	60,6%
Other result	(0)	(6)	(99,8%)
Governmental measures and compulsory contributions	0	0	-
Impairment losses on financial assets	(4)	3	-
Profit/loss before tax	(449)	(280)	60,3%
Profit/loss after tax	(449)	(280)	60,1%

Following items are reported in **Reconciliation**:

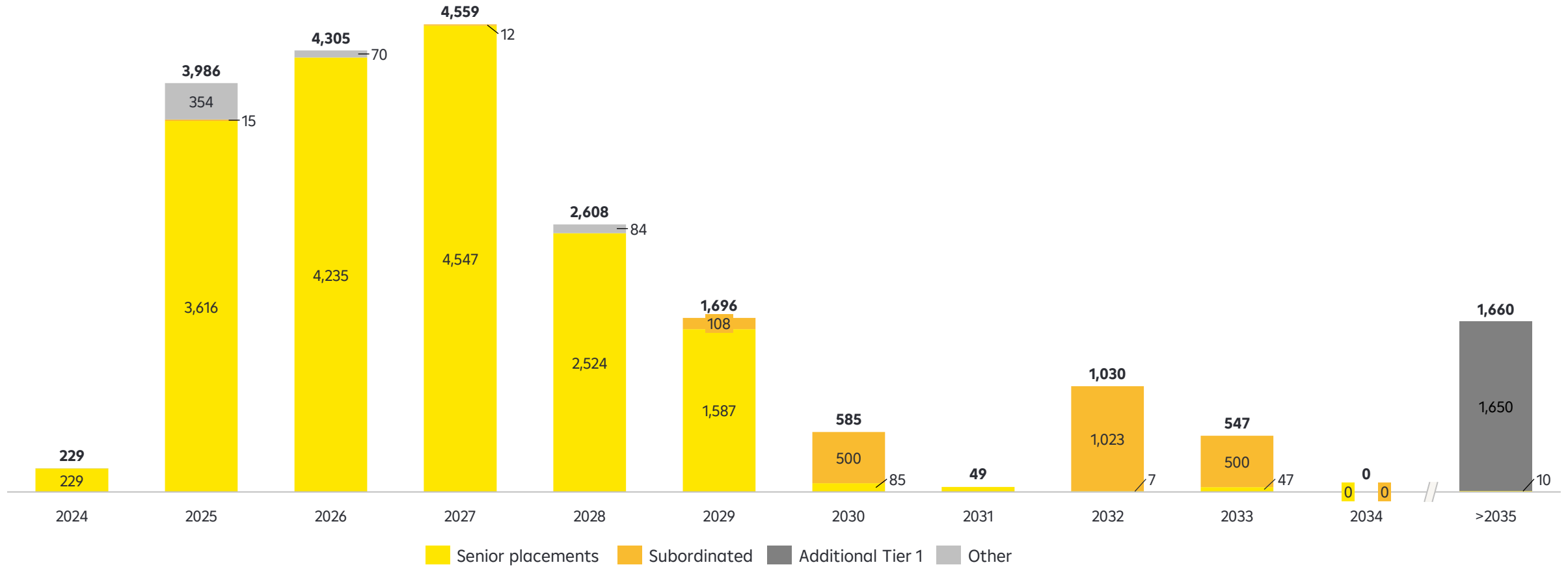
- Reconciliation comprises consolidation adjustments to reconcile segments with Group results
- The financials of the reportable segments are shown after intra-segment items have been eliminated. However, the inter-segment items are consolidated and eliminated in the Reconciliation
- The main consolidation bookings carried out between segments are dividend payments to the head office, inter-segment revenues charged, and expenses carried by the head office
- All other consolidation bookings that reconcile the totals of reported segments' profit or loss with the RBI Group financials are also eliminated in the Reconciliation
- Offsetting of intra-Group charges resulting in a reduction of operating income and general admin. expenses in the Reconciliation

In EUR mn	Subscribed capital	Capital reserves	Retained earnings	Cumulative other comprehensive income	Consolidated equity	Non-controlling interests	Additional tier 1	Total Equity
Equity as at 1/1/2024	1.002	4.988	15.600	(4.580)	17.009	1.231	1.610	19.849
Capital increases	0	0	0	0	0	0	0	0
AT1 capital dividend	0	0	0	0	0	0	0	0
Dividend payments	0	0	0	0	0	(105)	0	(105)
Own shares	0	1	0	0	2	0	6	7
Other changes	0	0	(0)	(0)	(0)	(0)	0	(1)
Total comprehensive income	0	0	664	(41)	623	45	0	668
Equity as at 31/3/2024	1.002	4.990	16.263	(4.621)	17.633	1.170	1.616	20.419

- Earnings per share up EUR 0.02 (1-3/2024: EUR 1.94 vs. 1-3/2023: EUR 1.92)
- Book value per share EUR 53.61 at 31/3/2024 (EUR 51.71 at 31/12/2023 resp. EUR 50.04 at 31/3/2023)
- Total comprehensive income of EUR 668 mn (1-3/2023: EUR 480 mn) positively impacted by profit after tax (EUR 721 mn), companies valued at equity (EUR 44 mn, mainly UNIQA) and net investment hedge (EUR 24 mn, mostly from Hungary and Czech Republic) partly offset by exchange differences (minus EUR 112 mn, driven by CZK, HUF and RUB)

<i>in EUR mn</i>	31/3/2024	31/12/2023	30/9/2023
Common equity tier 1 (before deductions)	16.849	17.028	16.175
Deduction items	(918)	(825)	(931)
Common equity tier 1 (after deductions)	15.931	16.203	15.244
Additional tier 1 (after deductions)	1.680	1.677	1.679
Tier 1 (after deductions)	17.611	17.881	16.923
Tier 2 (after deductions)	2.405	2.287	2.343
Total capital	20.016	20.168	19.266
Risk-weighted assets (total RWA)	95.601	93.664	97.278
Common equity tier 1 ratio (transitional - incl. result)	17,3%	17,3%	16,5%
Tier 1 ratio (transitional - incl. result)	19,1%	19,1%	18,3%
Total capital ratio (transitional - incl. result)	21,6%	21,5%	20,7%
Leverage ratio (transitional)	7,6%	7,8%	7,1%
Leverage exposure (total)	231.125	229.189	237.112

Maturity Profile at 31/3/2024
(in EUR mn)



Issuer	Regulatory Treatment ¹	Capital Recognition	ISIN	Initial Coupon	Reset Coupon	Nominal outstanding	Issuance date	First Call Date	Call period	Maturity
Raiffeisen Bank International AG	Additional Tier 1	100%	XS1756703275	4.500%	5Y EUR ms + 3.88%	EUR 500 mn	24 Jan 2018	15 Jun 2025	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS1640667116	8.659% ²	5Y EUR ms + 5.95%	EUR 650 mn	05 Jun 2017	15 Dec 2022	Semi-annual	Perpetual
Raiffeisen Bank International AG	Additional Tier 1	100%	XS2207857421	6.000%	5Y EUR ms + 6.45%	EUR 500 mn	29 Jul 2020	15 Jun 2026	Semi-annual	Perpetual
Raiffeisen Bank International AG	Tier 2	100%	XS2049823763	1.500%	5Y EUR ms + 2.10%	EUR 500 mn	12 Sep 2019	12 Mar 2025	NA	12 Mar 2030
Raiffeisen Bank International AG	Tier 2	100%	XS2189786226	2.875%	5Y EUR ms + 3.15%	EUR 500 mn	18 Jun 2020	18 Jun 2027	NA	18 Jun 2032
Raiffeisen Bank International AG	Tier 2	100%	XS2353473692	1.375%	5Y EUR ms + 1.6%	EUR 500 mn	17 Jun 2021	17 Mar 2028	NA	17 Jun 2033
Raiffeisen Bank International AG	Tier 2	100%	XS2534786590	7.375%	5Y EUR ms + 5.2%	EUR 500 mn	20 Sep 2022	20 Dec 2027	NA	20 Dec 2032

- All Tier 2 capital outstanding is CRD IV compliant and thus any Tier 2 grandfathering cap is not relevant in this case
- Overview only includes subordinated instruments with outstanding nominal amount > EUR 150 mn

¹ Transitional and post-transitional CRR rules

² Reset in December 2022

- 1 **RBI AG and its Austrian subsidiaries are members of the Raiffeisen IPS**
The IPS supports members if needed to ensure solvency and liquidity
- 2 IPS serves as **capital cushion and source of liquidity** to its members. Uniform and joint monitoring ensures the early identification of potential risks
- 3 **The Raiffeisen IPS is recognized as a deposit guarantee system**



IPS are subject to regulations set out in the CRR, regular financial reporting requirements and regulatory oversight

> IPS structure approved in May 2021

- > RBI and the Raiffeisen banks have formed an IPS, merging the former regional and federal schemes
- > The ECB and the Austrian Financial Market Authority approved the IPS in May 2021
- > The Raiffeisen IPS was approved as a deposit guarantee system in May 2021

> Support mechanism

- > Assistance will still be split between regional and federal levels: If RBI required support, this would be provided by the Raiffeisen Landesbanks. If a Landesbank were to require assistance, Raiffeisenbanks in the respective region would be called on first, followed by the other Landesbanks and RBI
- > Financial support is provided prior to resolution and may take various forms, including loans, liquidity, guarantees and capital

> Fund size

- > The IPS fund's target volume is EUR 1,113 mn based on FY/2022 figures.
- > The fund size at Q1/2024 was EUR 1,040 mn. RBI's share of the IPS fund amounts to EUR 506 mn

> Contributions

- > IPS members contribute to an ex-ante fund and make ex-post contributions if necessary
- > If needed, the risk council must decide on additional ex-post contributions. These may be up to 100% of total capital in excess of the minimum regulatory requirement (including regulatory buffers) plus a cushion of 10% for all members
- > RBI's contribution to the IPS fund was EUR 53 mn in 2022, and 89 mn in 2023

Impact in EUR mn

		FY 2023	1-3/2024	FY 2024e
Austria	Bank levy based on total assets (excluding derivatives)	0	6	~22
Hungary	Bank levy of 0.15% (for up to HUF 50 bn of total assets) and 0.21% (for tax base above HUF 50 bn); special tax for banks based on the net profit modified by several items.	91	64	~64
Poland	Bank levy of 0.44%, based on total assets less PLN 4 bn flat amount, own funds and treasury securities.	4	1	~2
Romania	Bank levy based on bank's turnover defined as operating income excluding interest expense and fee and commission expense. Tax rate of 2% in 2024 and 2025, followed by a tax rate of 1% starting with 2026.	0	6	~23
Total	Bank levies	95	77	~111
Austria		44	0	~0
Albania		1	1	~1
Croatia	Based on total assets less equity and secured deposits	0	0	~0
Czech Republic	Full amounts always booked in the first quarter according to IFRIC 21	15	8	~8
Hungary		2	2	~3
Romania		6	3	~3
Slovakia		6	2	~2
Total	Resolution fund	74	16	~17
Poland	Contributions to the State Borrower's Support Fund booked under governmental measures	0	0	0
	Other contributions	0	0	0

Special taxes for banks ("windfall taxes") are partially booked as part of income taxes (Czech Republic, Ukraine, and Russia). In Slovakia, draft legislation introduces a bank levy start from January 2024, booked under income taxes. The calculation based on profit before tax. The rate of the tax will be 30% in 2024 (2025: 25%; 2026: 20%; 2027: 15%; 2028: 4,4%). Expected impact around EUR 60 mn in 2024.

NPE and NPL Distribution by Country

In EUR mn	NPE Stock	NPE Ratio	NPE Ratio	NPE Coverage Ratio	NPE Coverage Ratio	NPL Ratio	NPL Ratio	NPL Coverage Ratio	NPL Coverage Ratio
	31/3/2024	31/3/2024	31/12/2023	31/3/2024	31/12/2023	31/3/2024	31/12/2023	31/3/2024	31/12/2023
Czech Republic	277	0,9%	0,9%	51,4%	50,6%	1,1%	1,1%	51,4%	50,6%
Hungary	131	1,1%	1,3%	51,0%	49,0%	1,5%	1,7%	50,8%	48,8%
Poland	135	7,9%	9,1%	83,6%	84,0%	7,9%	9,1%	83,6%	84,0%
Slovakia	236	1,2%	1,1%	58,3%	57,4%	1,5%	1,3%	58,3%	57,4%
Central Europe	778	1,2%	1,2%	59,0%	58,4%	1,5%	1,5%	59,0%	58,4%
Albania	71	2,7%	2,7%	71,8%	72,4%	4,2%	4,2%	71,8%	72,4%
Bosnia & Herzegovina	61	2,4%	2,5%	75,1%	75,1%	2,5%	2,7%	75,1%	75,1%
Croatia	114	1,7%	1,8%	62,4%	59,8%	2,2%	2,2%	62,4%	62,0%
Kosovo	35	2,5%	2,5%	72,6%	72,1%	3,1%	3,0%	72,6%	72,1%
Romania	237	1,7%	1,6%	65,2%	66,3%	2,1%	2,0%	65,2%	66,3%
Serbia	83	1,5%	1,5%	59,1%	62,9%	1,7%	1,8%	59,1%	62,9%
Southeastern Europe	601	1,8%	1,8%	66,0%	66,6%	2,3%	2,2%	66,0%	67,1%
Belarus	29	1,4%	1,4%	71,0%	71,8%	1,5%	1,5%	71,0%	71,8%
Russia	345	1,7%	1,4%	66,8%	73,5%	1,8%	1,4%	66,8%	73,5%
Ukraine	247	5,6%	5,6%	74,8%	73,8%	7,1%	7,8%	74,8%	73,8%
Eastern Europe	621	2,4%	2,1%	70,2%	73,6%	2,5%	2,2%	70,2%	73,6%
GC&M	1.680	2,9%	3,0%	32,8%	35,6%	3,0%	3,1%	32,8%	35,6%
Total RBI Group	3.680	1,9%	1,9%	50,1%	51,7%	2,3%	2,2%	50,1%	51,7%

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	1,455	1,494	(2.6%)	1,441	1,364	1,385	1,455	1,385	5.1%	5,683
Net fee and commission income	669	677	(1.3%)	667	732	966	669	966	(30.8%)	3,042
Net trading income and fair value result	17	(19)	–	89	30	86	17	86	(80.5%)	186
Other net operating income	32	5	>500,0%	15	51	(9)	32	(9)	–	62
Operating income	2,201	2,162	1.8%	2,247	2,197	2,459	2,201	2,459	(10.5%)	9,065
General administrative expenses	(938)	(1,034)	(9.3%)	(878)	(1,045)	(950)	(938)	(950)	(1.3%)	(3,908)
Operating result	1,263	1,128	12.1%	1,369	1,152	1,509	1,263	1,509	(16.3%)	5,158
Other result	(147)	(317)	(53.6%)	(138)	(354)	(96)	(147)	(96)	53.0%	(906)
Gov. measures and compulsory contrib.	(140)	(24)	474.7%	(22)	(2)	(236)	(140)	(236)	(40.8%)	(284)
Impairment losses on financial assets	(25)	(142)	(82.2%)	8	42	(301)	(25)	(301)	(91.6%)	(393)
Profit/loss before tax	952	645	47.7%	1,216	838	877	952	877	8.6%	3,576
Profit/loss after tax from continuing op.	721	304	137.3%	947	627	700	721	700	2.9%	2,578
Profit/loss after tax	721	304	137.3%	947	627	700	721	700	2.9%	2,578
Return on equity before tax ¹	19.2%	14.7%	4.5 PP	27.4%	18.3%	18.7%	19.2%	18.7%	0.5 PP	19.8%
Return on equity after tax ¹	14.5%	6.9%	7.6 PP	21.4%	13.7%	14.9%	14.5%	14.9%	(0.4 PP)	14.3%
Consolidated return on equity	15.0%	6.6%	8.3 PP	22.7%	14.1%	15.8%	15.0%	15.8%	(0.8 PP)	14.8%
Net interest margin ¹	2.98%	3.06%	(0.08 PP)	2.95%	2.74%	2.75%	2.98%	2.75%	0.23 PP	2.87%
Cost/income ratio ³	42.2%	47.4%	(5.2 PP)	38.6%	47.1%	38.2%	42.2%	38.2%	3.9 PP	42.7%
Loan/deposit ratio	83.8%	83.8%	0.0 PP	84.7%	85.2%	82.3%	83.8%	82.3%	1.5 PP	83.8%
Provisioning ratio ¹	0.22%	0.61%	(0.39 PP)	0.00%	(0.19%)	0.93%	0.22%	0.93%	(0.71 PP)	0.34%
NPE ratio	1.9%	1.9%	0.1 PP	1.5%	1.5%	1.5%	1.9%	1.5%	0.4 PP	1.9%
NPE coverage ratio	50.1%	51.7%	(1.6 PP)	58.9%	57.6%	58.2%	50.1%	58.2%	(8.2 PP)	51.7%
Total assets	203,398	198,241	2.6%	204,175	206,123	210,977	203,398	210,977	(3.6%)	198,241
RWA	95,601	93,664	2.1%	97,278	99,207	98,592	95,601	98,592	(3.0%)	93,664
Equity	20,419	19,849	2.9%	19,851	19,329	19,225	20,419	19,225	6.2%	19,849
Loans to customers	100,434	99,434	1.0%	101,931	101,806	105,336	100,434	105,336	(4.7%)	99,434
- Hereof non-financial corporations % ²	46.9%	47.3%	(0.4 PP)	46.8%	47.4%	46.5%	46.9%	46.5%	0.5 PP	47.3%
- Hereof households % ²	39.2%	39.9%	(0.7 PP)	39.1%	39.8%	38.7%	39.2%	38.7%	0.5 PP	39.9%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	120,938	119,353	1.3%	121,233	120,553	124,776	120,938	124,776	(3.1%)	119,353
Business outlets	1,506	1,519	(0.9%)	1,545	1,570	1,597	1,506	1,597	(5.7%)	1,519
Number of employees	44,980	44,887	0.2%	44,810	44,559	44,705	44,980	44,705	0.6%	44,887
Number of customers (in mn)	18.6	18.6	0.1%	18.4	18.3	18.3	18.6	18.3	1.8%	18.6

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) From 1 January 2024, the calculation of the cost/income ratio has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted).

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	1,092	1,123	(2.7%)	1,123	1,039	997	1,092	997	9.6%	4,282
Net fee and commission income	427	453	(5.9%)	425	417	429	427	429	(0.6%)	1,724
Net trading income and fair value result	(8)	(29)	(73.6%)	45	(20)	34	(8)	34	–	30
Other net operating income	35	7	413.5%	19	48	24	35	24	42.8%	97
Operating income	1,575	1,559	1.0%	1,646	1,504	1,515	1,575	1,515	4.0%	6,224
General administrative expenses	(784)	(857)	(8.6%)	(744)	(804)	(715)	(784)	(715)	9.6%	(3,121)
Operating result	792	702	12.8%	902	700	799	792	799	(1.0%)	3,103
Other result	(139)	(309)	(55.0%)	(139)	(354)	(96)	(139)	(96)	45.0%	(898)
Gov. measures and compulsory contrib.	(130)	(15)	>500,0%	(12)	10	(222)	(130)	(222)	(41.4%)	(240)
Impairment losses on financial assets	(3)	(196)	(98.3%)	(36)	(42)	(23)	(3)	(23)	(85.8%)	(296)
Profit/loss before tax	519	182	184.9%	715	313	458	519	458	13.3%	1,669
Profit/loss after tax from continuing op.	386	(12)	–	603	213	370	386	370	4.3%	1,174
Profit/loss after tax	386	(12)	–	603	213	370	386	370	4.3%	1,174
Return on equity before tax ¹	13.8%	5.1%	8.7 PP	19.9%	8.7%	12.8%	13.8%	12.8%	1.0 PP	11.7%
Return on equity after tax ¹	10.3%	–	–	16.8%	5.9%	10.3%	10.3%	10.3%	(0.1 PP)	8.2%
Consolidated return on equity	9.9%	–	–	17.4%	4.8%	10.4%	9.9%	10.4%	(0.5 PP)	7.6%
Net interest margin ¹	2.46%	2.53%	(0.07 PP)	2.54%	2.32%	2.23%	2.46%	2.23%	0.23 PP	2.40%
Cost/income ratio ³	49.2%	54.4%	(5.2 PP)	44.6%	52.9%	46.6%	49.2%	46.6%	2.6 PP	49.6%
Loan/deposit ratio	91.0%	91.0%	0.0 PP	93.1%	94.6%	92.8%	91.0%	92.8%	(1.8 PP)	91.0%
Provisioning ratio ¹	0.05%	0.79%	(0.75 PP)	0.18%	0.04%	0.03%	0.05%	0.03%	0.02 PP	0.26%
NPE ratio	2.0%	2.0%	0.0 PP	1.5%	1.5%	1.5%	2.0%	1.5%	0.5 PP	2.0%
NPE coverage ratio	48.1%	49.7%	(1.5 PP)	56.8%	55.9%	55.5%	48.1%	55.5%	(7.4 PP)	49.7%
Total assets	183,044	178,465	2.6%	183,622	184,387	186,361	183,044	186,361	(1.8%)	178,465
RWA	75,045	76,445	(1.8%)	82,944	83,990	82,297	75,045	82,297	(8.8%)	76,445
Equity	15,251	15,021	1.5%	15,439	14,908	14,660	15,251	14,660	4.0%	15,021
Loans to customers	93,831	92,815	1.1%	94,964	94,300	96,884	93,831	96,884	(3.2%)	92,815
- Hereof non-financial corporations % ²	46.2%	46.6%	(0.4 PP)	45.9%	46.4%	45.3%	46.2%	45.3%	0.9 PP	46.6%
- Hereof households % ²	39.2%	39.7%	(0.6 PP)	39.0%	39.6%	38.3%	39.2%	38.3%	0.8 PP	39.7%
- Hereof FCY %	–	–	–	–	–	–	–	–	–	–
Deposits from customers	104,687	102,976	1.7%	103,674	101,198	102,173	104,687	102,173	2.5%	102,976
Business outlets	1,342	1,350	(0.6%)	1,373	1,396	1,418	1,342	1,418	(5.4%)	1,350
Number of employees	33,533	33,335	0.6%	33,294	33,084	33,221	33,533	33,221	0.9%	33,335
Number of customers (in mn)	14.3	14.3	0.1%	14.2	14.1	14.0	14.3	14.0	2.5%	14.3

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) From 1 January 2024, the calculation of the cost/income ratio has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted).

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	151	168	(10.1%)	162	159	153	151	153	(1.0%)	642
Net fee and commission income	41	47	(13.5%)	41	48	48	41	48	(14.5%)	183
Net trading income and fair value result	1	4	(79.0%)	1	2	(5)	1	(5)	–	2
Other net operating income	6	6	(1.2%)	6	10	4	6	4	39.4%	25
Operating income	202	228	(11.2%)	211	216	201	202	201	0.5%	857
General administrative expenses	(96)	(96)	(0.1%)	(100)	(98)	(98)	(96)	(98)	(2.0%)	(391)
Operating result	107	132	(19.3%)	112	118	104	107	104	2.8%	466
Other result	0	0	68.5%	0	(1)	0	0	0	>500.0%	(0)
Gov. measures and compulsory contrib.	(17)	0	–	0	3	(26)	(17)	(26)	(33.8%)	(23)
Impairment losses on financial assets	(4)	(12)	(70.8%)	(10)	(9)	(9)	(4)	(9)	(61.9%)	(41)
Profit/loss before tax	86	121	(28.4%)	102	110	69	86	69	26.2%	401
Profit/loss after tax	70	82	(14.9%)	84	91	48	70	48	44.8%	306
Return on equity before tax ¹	15.4%	20.8%	(5.4 PP)	17.7%	19.4%	12.2%	15.4%	12.2%	3.2 PP	18.0%
Return on equity after tax ¹	12.4%	14.1%	(1.7 PP)	14.7%	16.1%	8.5%	12.4%	8.5%	3.8 PP	13.7%
Net interest margin ¹	2.04%	2.30%	(0.26 PP)	2.20%	2.15%	2.14%	2.04%	2.14%	(0.10 PP)	2.20%
Cost/income ratio	47.2%	42.0%	5.3 PP	47.2%	45.4%	48.4%	47.2%	48.4%	(1.2 PP)	45.6%
Loan/deposit ratio	76.4%	75.5%	0.9 PP	76.1%	76.1%	75.5%	76.4%	75.5%	0.9 PP	75.5%
Provisioning ratio ¹	0.07%	0.26%	(0.19 PP)	0.23%	0.20%	0.20%	0.07%	0.20%	(0.13 PP)	0.22%
NPE ratio	0.9%	0.9%	(0.0 PP)	0.9%	0.9%	0.9%	0.9%	0.9%	(0.0 PP)	0.9%
NPE coverage ratio	51.4%	50.6%	0.7 PP	50.8%	47.9%	49.9%	51.4%	49.9%	1.4 PP	50.6%
Total assets	31,647	29,991	5.5%	30,378	30,624	30,160	31,647	30,160	4.9%	29,991
RWA	10,678	10,950	(2.5%)	11,191	11,321	11,750	10,678	11,750	(9.1%)	10,950
Equity	2,144	2,330	(8.0%)	2,398	2,378	2,320	2,144	2,320	(7.6%)	2,330
Loans to customers	17,471	17,711	(1.4%)	17,779	18,039	18,091	17,471	18,091	(3.4%)	17,711
- Hereof non-financial corporations % ²	38.2%	38.0%	0.1 PP	37.4%	37.1%	36.8%	38.2%	36.8%	1.4 PP	38.0%
- Hereof households % ²	56.4%	56.4%	(0.0 PP)	56.9%	57.4%	57.3%	56.4%	57.3%	(0.9 PP)	56.4%
- Hereof FCY %	26.6%	26.3%	0.3 PP	23.3%	23.0%	22.8%	26.6%	22.8%	3.9 PP	26.3%
Deposits from customers	25,560	24,069	6.2%	24,546	24,917	24,256	25,560	24,256	5.4%	24,069
Business outlets	128	128	0.0%	128	130	130	128	130	(1.5%)	128
Number of employees	3,610	3,599	0.3%	3,600	3,603	3,629	3,610	3,629	(0.5%)	3,599
Number of customers (in mn)	2.2	2.2	1.3%	2.1	2.1	2.1	2.2	2.1	5.6%	2.2

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	133	143	(7.4%)	137	121	123	133	123	7.9%	525
Net fee and commission income	52	54	(2.1%)	50	52	47	52	47	11.6%	202
Net trading income and fair value result	(19)	(6)	223.0%	(2)	(19)	(7)	(19)	(7)	158.2%	(34)
Other net operating income	2	(3)	–	(8)	2	1	2	1	43.6%	(8)
Operating income	172	183	(6.0%)	178	161	162	172	162	6.7%	684
General administrative expenses	(67)	(84)	(20.2%)	(67)	(67)	(61)	(67)	(61)	9.0%	(280)
Operating result	106	100	6.0%	111	94	100	106	100	5.3%	404
Other result	0	(5)	–	0	(8)	0	0	0	(6.3%)	(13)
Gov. measures and compulsory contrib.	(68)	(1)	>500,0%	(2)	(9)	(86)	(68)	(86)	(21.1%)	(97)
Impairment losses on financial assets	26	(2)	–	8	(11)	7	26	7	270.7%	2
Profit/loss before tax	64	92	(30.1%)	117	65	22	64	22	195.8%	297
Profit/loss after tax	54	80	(32.4%)	106	62	15	54	15	252.3%	264
Return on equity before tax ¹	23.0%	33.9%	(10.9 PP)	48.1%	27.6%	9.3%	23.0%	9.3%	13.7 PP	31.1%
Return on equity after tax ¹	19.4%	29.6%	(10.2 PP)	43.3%	26.2%	6.6%	19.4%	6.6%	12.8 PP	27.6%
Net interest margin ¹	4.50%	4.85%	(0.35 PP)	4.68%	4.20%	4.41%	4.50%	4.41%	0.09 PP	4.51%
Cost/income ratio ³	32.3%	39.5%	(7.2 PP)	31.0%	34.8%	30.9%	32.3%	30.9%	1.4 PP	34.2%
Loan/deposit ratio	61.0%	60.5%	0.5 PP	60.3%	63.9%	63.2%	61.0%	63.2%	(2.2 PP)	60.5%
Provisioning ratio ¹	(2.27%)	(0.05%)	(2.22 PP)	(0.71%)	0.82%	(0.61%)	(2.27%)	(0.61%)	(1.66 PP)	(0.14%)
NPE ratio	1.1%	1.3%	(0.1 PP)	1.2%	1.4%	1.6%	1.1%	1.6%	(0.5 PP)	1.3%
NPE coverage ratio	51.0%	49.0%	2.0 PP	49.3%	44.3%	39.8%	51.0%	39.8%	11.2 PP	49.0%
Total assets	12,125	11,571	4.8%	11,742	11,636	11,370	12,125	11,370	6.6%	11,571
RWA	4,553	4,500	1.2%	4,428	4,612	4,489	4,553	4,489	1.4%	4,500
Equity	1,001	1,197	(16.4%)	1,087	1,031	939	1,001	939	6.6%	1,197
Loans to customers	4,397	4,605	(4.5%)	4,424	4,553	4,624	4,397	4,624	(4.9%)	4,605
- Hereof non-financial corporations % ²	60.5%	59.5%	1.0 PP	61.9%	61.9%	58.5%	60.5%	58.5%	2.0 PP	59.5%
- Hereof households % ²	32.6%	31.5%	1.1 PP	31.4%	31.0%	29.6%	32.6%	29.6%	3.0 PP	31.5%
- Hereof FCY %	42.8%	39.8%	3.1 PP	46.6%	43.9%	48.0%	42.8%	48.0%	(5.2 PP)	39.8%
Deposits from customers	8,264	7,883	4.8%	7,986	7,662	7,495	8,264	7,495	10.3%	7,883
Business outlets	67	67	0.0%	67	67	66	67	66	1.5%	67
Number of employees	2,435	2,404	1.3%	2,402	2,390	2,368	2,435	2,368	2.8%	2,404
Number of customers (in mn)	0.5	0.5	1.9%	0.5	0.5	0.5	0.5	0.5	5.3%	0.5

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share 3) From 1 January 2024, the calculation of the cost/income ratio has been slightly adjusted, the calculation is now exclusive of financial transaction tax (figures of previous periods were adapted).

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	4	4	(9.3%)	7	7	0	4	0	>500.0%	19
Net fee and commission income	0	0	17.5%	0	0	0	0	0	74.8%	0
Net trading income and fair value result	(0)	1	–	1	1	0	(0)	0	–	2
Other net operating income	2	10	(83.8%)	3	0	(0)	2	(0)	–	14
Operating income	6	16	(63.0%)	11	8	0	6	0	>500.0%	36
General administrative expenses	(17)	(20)	(11.7%)	(17)	(18)	(13)	(17)	(13)	31.3%	(67)
Operating result	(12)	(4)	187.8%	(5)	(10)	(13)	(12)	(13)	(9.5%)	(32)
Other result	(109)	(273)	(60.1%)	(175)	(338)	(86)	(109)	(86)	26.6%	(873)
Gov. measures and compulsory contrib.	(1)	(1)	(7.5%)	(1)	(1)	(1)	(1)	(1)	(49.1%)	(4)
Impairment losses on financial assets	8	12	(30.3%)	17	6	5	8	5	69.1%	41
Profit/loss before tax	(113)	(266)	(57.6%)	(164)	(343)	(95)	(113)	(95)	18.4%	(868)
Profit/loss after tax	(113)	(266)	(57.6%)	(164)	(343)	(95)	(113)	(95)	18.4%	(868)
Return on equity before tax ¹	–	–	–	–	–	–	–	–	–	–
Return on equity after tax ¹	–	–	–	–	–	–	–	–	–	–
Net interest margin ¹	0.96%	1.13%	(0.17 PP)	1.68%	1.46%	0.08%	0.96%	0.08%	0.88 PP	1.04%
Cost/income ratio	–	–	–	–	–	–	–	–	–	–
Loan/deposit ratio	–	–	–	–	–	–	–	–	–	–
Provisioning ratio ¹	(3.05%)	(3.86%)	0.81 PP	(4.73%)	(1.57%)	(1.09%)	(3.05%)	(1.09%)	(1.96 PP)	(2.61%)
NPE ratio	7.9%	9.1%	(1.3 PP)	8.9%	8.9%	7.5%	7.9%	7.5%	0.3 PP	9.1%
NPE coverage ratio	83.6%	84.0%	(0.4 PP)	83.5%	82.9%	85.9%	83.6%	85.9%	(2.3 PP)	84.0%
Total assets	1,615	1,431	12.8%	1,676	1,782	2,033	1,615	2,033	(20.6%)	1,431
RWA	1,230	1,194	3.1%	2,066	2,296	2,451	1,230	2,451	(49.8%)	1,194
Equity	–	–	–	–	–	–	–	–	–	–
Loans to customers	1,044	1,168	(10.6%)	1,347	1,558	1,693	1,044	1,693	(38.3%)	1,168
– Hereof non-financial corporations % ²	3.5%	3.4%	0.1 PP	3.1%	2.7%	2.6%	3.5%	2.6%	0.9 PP	3.4%
– Hereof households % ²	96.5%	96.6%	(0.1 PP)	96.9%	97.3%	97.4%	96.5%	97.4%	(0.9 PP)	96.6%
– Hereof FCY %	98.8%	98.9%	(0.1 PP)	94.9%	95.3%	96.0%	98.8%	96.0%	2.8 PP	98.9%
Deposits from customers	14	13	1.2%	13	14	14	14	14	(4.1%)	13
Business outlets	0	1	–	1	1	1	0	1	–	1
Number of employees	308	291	5.8%	284	267	266	308	266	15.8%	291
Number of customers (in mn)	0.0	0.0	(2.4%)	0.0	0.0	0.0	0.0	0.0	(7.2%)	0.0

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	116	111	3.7%	103	99	91	116	91	27.6%	404
Net fee and commission income	50	51	(0.9%)	48	48	46	50	46	9.0%	193
Net trading income and fair value result	4	3	29.9%	5	3	4	4	4	3.5%	14
Other net operating income	(0)	(2)	(95.4%)	1	1	0	(0)	0	-	(1)
Operating income	171	162	5.6%	160	153	140	171	140	22.5%	615
General administrative expenses	(72)	(72)	(0.2%)	(68)	(67)	(64)	(72)	(64)	12.5%	(271)
Operating result	99	90	10.2%	92	86	76	99	76	31.0%	344
Other result	0	(1)	-	0	(0)	0	0	0	(90.9%)	(1)
Gov. measures and compulsory contrib.	(4)	0	-	0	1	(8)	(4)	(8)	(56.1%)	(7)
Impairment losses on financial assets	2	(4)	-	1	(11)	(15)	2	(15)	-	(30)
Profit/loss before tax	98	85	16.0%	93	75	53	98	53	86.1%	305
Profit/loss after tax	61	69	(11.8%)	73	58	41	61	41	48.1%	242
Return on equity before tax ¹	23.5%	20.7%	2.9 PP	24.1%	20.1%	13.7%	23.5%	13.7%	9.9 PP	20.2%
Return on equity after tax ¹	14.6%	16.9%	(2.3 PP)	19.1%	15.5%	10.7%	14.6%	10.7%	4.0 PP	16.0%
Net interest margin ¹	2.19%	2.07%	0.11 PP	1.96%	1.86%	1.68%	2.19%	1.68%	0.51 PP	1.89%
Cost/income ratio	42.0%	44.5%	(2.4 PP)	42.5%	44.0%	45.8%	42.0%	45.8%	(3.8 PP)	44.1%
Loan/deposit ratio	97.3%	95.2%	2.2 PP	102.7%	100.7%	95.2%	97.3%	95.2%	2.1 PP	95.2%
Provisioning ratio ¹	(0.07%)	0.11%	(0.18 PP)	(0.02%)	0.33%	0.43%	(0.07%)	0.43%	(0.50 PP)	0.21%
NPE ratio	1.2%	1.1%	0.1 PP	1.2%	1.2%	1.1%	1.2%	1.1%	0.1 PP	1.1%
NPE coverage ratio	58.3%	57.4%	0.8 PP	60.9%	60.1%	59.6%	58.3%	59.6%	(1.4 PP)	57.4%
Total assets	20,035	22,324	(10.3%)	21,495	21,801	21,917	20,035	21,917	(8.6%)	22,324
RWA	8,102	7,988	1.4%	7,988	8,110	8,045	8,102	8,045	0.7%	7,988
Equity	1,607	1,714	(6.2%)	1,641	1,567	1,508	1,607	1,508	6.6%	1,714
Loans to customers	14,257	14,127	0.9%	14,065	14,006	13,802	14,257	13,802	3.3%	14,127
- Hereof non-financial corporations % ²	43.6%	43.1%	0.5 PP	43.1%	43.0%	42.4%	43.6%	42.4%	1.2 PP	43.1%
- Hereof households % ²	55.1%	55.2%	(0.2 PP)	55.2%	55.2%	55.7%	55.1%	55.7%	(0.6 PP)	55.2%
- Hereof FCY %	7.0%	0.2%	6.8 PP	0.2%	0.2%	0.2%	7.0%	0.2%	6.8 PP	0.2%
Deposits from customers	15,677	15,742	(0.4%)	14,642	15,057	15,143	15,677	15,143	3.5%	15,742
Business outlets	141	143	(1.4%)	141	141	142	141	142	(0.7%)	143
Number of employees	3,513	3,484	0.8%	3,464	3,453	3,483	3,513	3,483	0.9%	3,484
Number of customers (in mn)	1.3	1.3	1.2%	1.3	1.2	1.2	1.3	1.2	6.2%	1.3

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	31	32	(0.4%)	30	28	25	31	25	26.9%	114
Net fee and commission income	6	5	19.6%	6	5	4	6	4	26.2%	20
Net trading income and fair value result	1	1	15.2%	2	(5)	0	1	0	>500,0%	(2)
Other net operating income	0	(2)	–	(0)	0	0	0	0	>500,0%	(1)
Operating income	38	35	7.8%	38	28	29	38	29	30.3%	131
General administrative expenses	(15)	(15)	(3.8%)	(14)	(13)	(12)	(15)	(12)	25.4%	(53)
Operating result	24	20	16.4%	24	15	18	24	18	33.5%	78
Other result	0	(2)	–	0	0	0	0	0	–	(2)
Gov. measures and compulsory contrib.	(3)	(2)	92.3%	(2)	(2)	(3)	(3)	(3)	16.1%	(7)
Impairment losses on financial assets	5	(6)	–	(3)	5	6	5	6	(23.2%)	2
Profit/loss before tax	25	11	119.8%	20	19	21	25	21	19.1%	71
Profit/loss after tax	21	9	132.3%	17	16	18	21	18	19.0%	60
Return on equity before tax ¹	33.6%	15.0%	18.6 PP	25.6%	26.7%	32.8%	33.6%	32.8%	0.8 PP	26.2%
Return on equity after tax ¹	28.5%	12.0%	16.5 PP	21.8%	22.9%	27.9%	28.5%	27.9%	0.7 PP	22.1%
Net interest margin ¹	4.77%	4.91%	(0.15 PP)	4.90%	4.79%	4.37%	4.77%	4.37%	0.40 PP	4.75%
Cost/income ratio	38.1%	42.7%	(4.6 PP)	36.0%	45.1%	39.6%	38.1%	39.6%	(1.5 PP)	40.6%
Loan/deposit ratio	47.8%	48.0%	(0.2 PP)	48.5%	49.4%	48.2%	47.8%	48.2%	(0.4 PP)	48.0%
Provisioning ratio ¹	(1.66%)	2.03%	(3.68 PP)	1.11%	(1.79%)	(2.44%)	(1.66%)	(2.44%)	0.79 PP	(0.20%)
NPE ratio	2.7%	2.7%	0.0 PP	2.8%	2.9%	3.0%	2.7%	3.0%	(0.3 PP)	2.7%
NPE coverage ratio	71.8%	72.4%	(0.5 PP)	75.6%	74.9%	75.2%	71.8%	75.2%	(3.3 PP)	72.4%
Total assets	2,859	2,908	(1.7%)	2,761	2,695	2,531	2,859	2,531	13.0%	2,908
RWA	1,573	1,708	(7.9%)	1,605	1,597	1,534	1,573	1,534	2.6%	1,708
Equity	324	300	8.2%	330	314	280	324	280	15.8%	300
Loans to customers	1,128	1,158	(2.6%)	1,101	1,104	1,020	1,128	1,020	10.6%	1,158
- Hereof non-financial corporations % ²	52.2%	54.8%	(2.6 PP)	53.7%	54.8%	55.1%	52.2%	55.1%	(2.9 PP)	54.8%
- Hereof households % ²	47.4%	44.8%	2.6 PP	45.4%	44.2%	43.9%	47.4%	43.9%	3.5 PP	44.8%
- Hereof FCY %	38.0%	40.5%	(2.6 PP)	42.8%	40.6%	44.0%	38.0%	44.0%	(6.0 PP)	40.5%
Deposits from customers	2,443	2,491	(1.9%)	2,328	2,298	2,224	2,443	2,224	9.9%	2,491
Business outlets	76	76	0.0%	76	76	76	76	76	0.0%	76
Number of employees	1,280	1,271	0.7%	1,262	1,264	1,250	1,280	1,250	2.4%	1,271
Number of customers (in mn)	0.5	0.5	1.1%	0.5	0.5	0.5	0.5	0.5	1.9%	0.5

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	22	23	(4.7%)	22	21	19	22	19	16.4%	86
Net fee and commission income	13	14	(2.0%)	14	13	13	13	13	5.1%	54
Net trading income and fair value result	0	0	(13.0%)	1	1	0	0	0	(16.1%)	2
Other net operating income	0	(1)	–	0	(2)	0	0	0	(30.2%)	(3)
Operating income	36	36	0.6%	37	33	33	36	33	11.2%	139
General administrative expenses	(15)	(21)	(28.1%)	(16)	(15)	(14)	(15)	(14)	5.8%	(66)
Operating result	21	15	39.4%	22	18	19	21	19	15.4%	74
Other result	0	0	(56.5%)	0	(0)	(0)	0	(0)	–	0
Gov. measures and compulsory contrib.	(1)	(1)	2.5%	(1)	(1)	(1)	(1)	(1)	4.7%	(6)
Impairment losses on financial assets	0	(3)	–	1	2	(2)	0	(2)	–	(2)
Profit/loss before tax	20	11	84.6%	21	19	15	20	15	33.6%	66
Profit/loss after tax	19	12	53.3%	19	17	14	19	14	36.5%	63
Return on equity before tax ¹	22.3%	12.6%	9.7 PP	26.2%	22.8%	17.9%	22.3%	17.9%	4.4 PP	20.4%
Return on equity after tax ¹	20.7%	14.1%	6.6 PP	24.1%	21.3%	16.2%	20.7%	16.2%	4.4 PP	19.4%
Net interest margin ¹	3.58%	3.89%	(0.31 PP)	3.91%	3.85%	3.50%	3.58%	3.50%	0.08 PP	3.78%
Cost/income ratio	41.2%	57.6%	(16.4 PP)	41.9%	45.7%	43.3%	41.2%	43.3%	(2.1 PP)	47.2%
Loan/deposit ratio	69.4%	69.9%	(0.5 PP)	69.1%	67.6%	66.7%	69.4%	66.7%	2.7 PP	69.9%
Provisioning ratio ¹	(0.06%)	0.81%	(0.87 PP)	(0.15%)	(0.59%)	0.57%	(0.06%)	0.57%	(0.63 PP)	0.17%
NPE ratio	2.4%	2.5%	(0.2 PP)	2.7%	2.8%	3.0%	2.4%	3.0%	(0.6 PP)	2.5%
NPE coverage ratio	75.1%	75.1%	(0.1 PP)	78.9%	79.2%	78.3%	75.1%	78.3%	(3.2 PP)	75.1%
Total assets	2,792	2,724	2.5%	2,679	2,655	2,612	2,792	2,612	6.9%	2,724
RWA	1,696	1,651	2.7%	1,713	1,692	1,702	1,696	1,702	(0.4%)	1,651
Equity	381	362	5.2%	350	331	352	381	352	8.2%	362
Loans to customers	1,533	1,506	1.8%	1,447	1,396	1,344	1,533	1,344	14.0%	1,506
– Hereof non-financial corporations % ²	37.4%	37.0%	0.4 PP	36.4%	36.1%	35.7%	37.4%	35.7%	1.7 PP	37.0%
– Hereof households % ²	59.5%	59.9%	(0.5 PP)	61.3%	61.8%	62.5%	59.5%	62.5%	(3.0 PP)	59.9%
– Hereof FCY %	4.1%	4.1%	(0.0 PP)	4.3%	4.2%	4.1%	4.1%	4.1%	(0.0 PP)	4.1%
Deposits from customers	2,299	2,250	2.2%	2,220	2,213	2,150	2,299	2,150	6.9%	2,250
Business outlets	87	87	0.0%	88	88	93	87	93	(6.5%)	87
Number of employees	1,364	1,376	(0.9%)	1,392	1,365	1,352	1,364	1,352	0.9%	1,376
Number of customers (in mn)	0.4	0.4	(0.6%)	0.4	0.4	0.4	0.4	0.4	(0.5%)	0.4

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	44	48	(8.7%)	47	44	41	44	41	8.1%	181
Net fee and commission income	19	19	(0.8%)	20	17	18	19	18	2.4%	73
Net trading income and fair value result	1	16	(92.9%)	(4)	(7)	1	1	1	(0.4%)	6
Other net operating income	3	(11)	–	5	4	(2)	3	(2)	–	(5)
Operating income	66	72	(7.4%)	67	59	58	66	58	14.1%	256
General administrative expenses	(30)	(34)	(11.2%)	(31)	(30)	(30)	(30)	(30)	2.6%	(125)
Operating result	36	37	(4.0%)	37	29	28	36	28	26.0%	131
Other result	(0)	(6)	(94.3%)	(1)	(5)	1	(0)	1	–	(12)
Gov. measures and compulsory contrib.	0	(2)	–	0	2	(2)	0	(2)	–	(2)
Impairment losses on financial assets	2	(3)	–	(7)	31	(8)	2	(8)	–	12
Profit/loss before tax	37	26	42.1%	29	56	19	37	19	96.0%	130
Profit/loss after tax	30	20	52.9%	24	46	16	30	16	95.3%	105
Return on equity before tax ¹	21.7%	15.8%	5.9 PP	18.7%	33.9%	10.4%	21.7%	10.4%	11.3 PP	19.9%
Return on equity after tax ¹	17.8%	12.0%	5.7 PP	15.3%	27.5%	8.5%	17.8%	8.5%	9.2 PP	16.0%
Net interest margin ¹	2.69%	2.92%	(0.23 PP)	2.90%	2.87%	2.68%	2.69%	2.68%	0.01 PP	2.84%
Cost/income ratio	45.9%	47.8%	(2.0 PP)	45.9%	50.8%	51.0%	45.9%	51.0%	(5.1 PP)	48.7%
Loan/deposit ratio	65.4%	63.9%	1.6 PP	63.8%	65.4%	63.7%	65.4%	63.7%	1.8 PP	63.9%
Provisioning ratio ¹	(0.17%)	0.33%	(0.50 PP)	0.84%	(3.65%)	0.99%	(0.17%)	0.99%	(1.16 PP)	(0.37%)
NPE ratio	1.7%	1.8%	(0.1 PP)	1.7%	1.8%	1.9%	1.7%	1.9%	(0.2 PP)	1.8%
NPE coverage ratio	62.4%	59.8%	2.6 PP	61.7%	60.5%	68.4%	62.4%	68.4%	(6.0 PP)	59.8%
Total assets	6,969	6,997	(0.4%)	7,150	6,847	6,418	6,969	6,418	8.6%	6,997
RWA	2,495	2,427	2.8%	2,622	2,580	2,466	2,495	2,466	1.2%	2,427
Equity	716	686	4.4%	662	638	747	716	747	(4.2%)	686
Loans to customers	3,545	3,481	1.8%	3,489	3,457	3,315	3,545	3,315	6.9%	3,481
- Hereof non-financial corporations % ²	32.1%	32.4%	(0.2 PP)	31.5%	31.7%	31.4%	32.1%	31.4%	0.8 PP	32.4%
- Hereof households % ²	56.4%	56.9%	(0.5 PP)	56.5%	56.2%	56.0%	56.4%	56.0%	0.3 PP	56.9%
- Hereof FCY %	1.6%	0.9%	0.7 PP	1.6%	0.0%	0.0%	1.6%	0.0%	1.5 PP	0.9%
Deposits from customers	5,074	5,091	(0.3%)	5,036	4,837	4,793	5,074	4,793	5.9%	5,091
Business outlets	70	70	0.0%	71	71	71	70	71	(1.4%)	70
Number of employees	1,798	1,773	1.4%	1,772	1,751	1,763	1,798	1,763	2.0%	1,773
Number of customers (in mn)	0.5	0.5	(0.4%)	0.5	0.5	0.5	0.5	0.5	1.5%	0.5

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	18	18	2.4%	17	16	15	18	15	19.2%	66
Net fee and commission income	3	4	(17.5%)	6	4	4	3	4	(8.9%)	17
Net trading income and fair value result	(0)	0	–	1	0	0	(0)	0	–	1
Other net operating income	2	2	(4.7%)	1	1	1	2	1	50.9%	6
Operating income	23	24	(2.0%)	25	22	21	23	21	13.0%	91
General administrative expenses	(10)	(14)	(23.5%)	(9)	(9)	(9)	(10)	(9)	11.5%	(41)
Operating result	13	10	26.7%	16	13	11	13	11	14.1%	50
Other result	0	(0)	–	0	0	0	0	0	–	(0)
Gov. measures and compulsory contrib.	(1)	(0)	4.0%	(0)	(0)	(0)	(1)	(0)	9.3%	(2)
Impairment losses on financial assets	(2)	(7)	(77.1%)	(4)	(2)	(1)	(2)	(1)	178.5%	(13)
Profit/loss before tax	11	3	279.3%	12	11	10	11	10	5.4%	36
Profit/loss after tax	10	2	297.4%	10	9	9	10	9	4.9%	31
Return on equity before tax ¹	28.3%	7.8%	20.5 PP	32.0%	28.6%	28.6%	28.3%	28.6%	(0.2 PP)	25.8%
Return on equity after tax ¹	25.1%	6.6%	18.5 PP	28.0%	25.3%	25.4%	25.1%	25.4%	(0.3 PP)	22.7%
Net interest margin ¹	5.41%	5.37%	0.04 PP	5.27%	5.19%	4.95%	5.41%	4.95%	0.46 PP	5.20%
Cost/income ratio	44.5%	57.1%	(12.5 PP)	35.9%	40.9%	45.1%	44.5%	45.1%	(0.6 PP)	44.7%
Loan/deposit ratio	83.5%	81.3%	2.2 PP	83.9%	84.8%	83.5%	83.5%	83.5%	0.1 PP	81.3%
Provisioning ratio ¹	0.62%	2.77%	(2.15 PP)	1.45%	0.76%	0.24%	0.65%	0.24%	0.40 PP	1.33%
NPE ratio	2.5%	2.5%	0.1 PP	2.4%	2.4%	2.0%	2.5%	2.0%	0.5 PP	2.5%
NPE coverage ratio	72.6%	72.1%	0.5 PP	68.8%	71.6%	72.7%	72.6%	72.7%	(0.1 PP)	72.1%
Total assets	1,477	1,489	(0.8%)	1,440	1,392	1,366	1,477	1,366	8.1%	1,489
RWA	866	859	0.9%	893	758	829	866	829	4.5%	859
Equity	163	154	5.9%	150	163	154	163	154	5.8%	154
Loans to customers	997	990	0.7%	986	968	944	997	944	5.6%	990
- Hereof non-financial corporations % ²	38.4%	39.7%	(1.2 PP)	41.5%	42.0%	42.4%	38.4%	42.4%	(4.0 PP)	39.7%
- Hereof households % ²	61.6%	60.3%	1.2 PP	58.5%	58.0%	57.6%	61.6%	57.6%	4.0 PP	60.3%
- Hereof FCY %	1.2%	1.2%	0.0 PP	1.1%	1.1%	1.1%	1.2%	1.1%	0.0 PP	1.2%
Deposits from customers	1,196	1,219	(1.9%)	1,177	1,142	1,132	1,196	1,132	5.7%	1,219
Business outlets	37	38	(2.6%)	38	38	39	37	39	(5.1%)	38
Number of employees	975	965	1.0%	956	937	919	975	919	6.1%	965
Number of customers (in mn)	0.3	0.3	1.7%	0.3	0.3	0.3	0.3	0.3	9.2%	0.3

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In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	153	149	2.9%	147	143	140	153	140	9.1%	579
Net fee and commission income	41	54	(22.7%)	46	44	41	41	41	1.8%	184
Net trading income and fair value result	2	2	12.9%	0	3	4	2	4	(55.0%)	9
Other net operating income	(0)	2	–	0	(2)	1	(0)	1	–	1
Operating income	196	206	(4.9%)	196	189	186	196	186	5.5%	778
General administrative expenses	(87)	(107)	(19.2%)	(78)	(81)	(80)	(87)	(80)	7.6%	(346)
Operating result	110	99	10.6%	118	108	106	110	106	3.9%	432
Other result	0	(3)	–	(0)	(1)	(1)	0	(1)	–	(5)
Gov. measures and compulsory contrib.	(12)	0	–	0	0	(10)	(12)	(10)	19.9%	(10)
Impairment losses on financial assets	1	(2)	–	(10)	10	8	1	8	(89.1%)	6
Profit/loss before tax	98	95	3.9%	108	118	102	98	102	(3.8%)	423
Profit/loss after tax	79	75	5.2%	91	94	85	79	85	(7.2%)	346
Return on equity before tax ¹	25.4%	24.9%	0.5 PP	29.9%	34.7%	30.9%	25.4%	30.9%	(5.5 PP)	31.6%
Return on equity after tax ¹	20.4%	19.8%	0.7 PP	25.2%	27.6%	25.8%	20.4%	25.8%	(5.4 PP)	25.8%
Net interest margin ¹	4.42%	4.44%	(0.01 PP)	4.54%	4.46%	4.54%	4.42%	4.54%	(0.11 PP)	4.50%
Cost/income ratio	44.1%	51.9%	(7.8 PP)	39.6%	42.7%	43.2%	44.1%	43.2%	0.9 PP	44.5%
Loan/deposit ratio	69.3%	73.3%	(3.9 PP)	78.1%	79.1%	79.8%	69.3%	79.8%	(10.5 PP)	73.3%
Provisioning ratio ¹	(0.05%)	0.06%	(0.11 PP)	0.47%	(0.48%)	(0.36%)	(0.05%)	(0.36%)	0.31 PP	(0.08%)
NPE ratio	1.7%	1.6%	0.1 PP	1.7%	1.6%	1.7%	1.7%	1.7%	0.0 PP	1.6%
NPE coverage ratio	65.2%	66.3%	(1.1 PP)	66.2%	65.7%	67.2%	65.2%	67.2%	(2.0 PP)	66.3%
Total assets	14,580	14,230	2.5%	13,694	13,456	13,219	14,580	13,219	10.3%	14,230
RWA	6,497	6,674	(2.7%)	6,768	6,813	6,775	6,497	6,775	(4.1%)	6,674
Equity	1,630	1,546	5.5%	1,586	1,495	1,408	1,630	1,408	15.8%	1,546
Loans to customers	8,135	8,433	(3.5%)	8,429	8,387	8,438	8,135	8,438	(3.6%)	8,433
- Hereof non-financial corporations % ²	50.4%	51.1%	(0.7 PP)	52.4%	52.3%	52.7%	50.4%	52.7%	(2.4 PP)	51.1%
- Hereof households % ²	43.9%	42.8%	1.0 PP	43.4%	43.9%	43.7%	43.9%	43.7%	0.1 PP	42.8%
- Hereof FCY %	32.9%	33.0%	(0.1 PP)	33.6%	33.5%	33.8%	32.9%	33.8%	(0.9 PP)	33.0%
Deposits from customers	11,269	10,995	2.5%	10,695	10,695	10,460	11,269	10,460	7.7%	10,995
Business outlets	283	288	(1.7%)	293	295	295	283	295	(4.1%)	288
Number of employees	5,064	5,037	0.5%	5,079	5,074	5,059	5,064	5,059	0.1%	5,037
Number of customers (in mn)	2.3	2.3	(1.0%)	2.3	2.2	2.3	2.3	2.3	(1.4%)	2.3

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	74	73	1.5%	72	66	59	74	59	25.7%	270
Net fee and commission income	29	29	(2.3%)	27	26	25	29	25	14.7%	108
Net trading income and fair value result	3	3	4.5%	4	4	3	3	3	3.9%	14
Other net operating income	1	0	>500,0%	1	1	1	1	1	(41.6%)	3
Operating income	107	106	1.3%	104	97	89	107	89	20.7%	395
General administrative expenses	(27)	(35)	(21.7%)	(29)	(29)	(29)	(27)	(29)	(7.5%)	(122)
Operating result	80	71	12.5%	75	67	59	80	59	34.7%	273
Other result	0	(13)	–	0	0	0	0	0	13.3%	(13)
Gov. measures and compulsory contrib.	(3)	(3)	2.1%	(3)	(3)	(3)	(3)	(3)	6.1%	(12)
Impairment losses on financial assets	7	(5)	–	2	(6)	(3)	7	(3)	–	(12)
Profit/loss before tax	84	50	69.1%	74	58	53	84	53	57.4%	236
Profit/loss after tax	71	43	64.8%	63	49	46	71	46	55.6%	202
Return on equity before tax ¹	43.6%	27.7%	15.8 PP	46.6%	39.3%	36.1%	43.6%	36.1%	7.5 PP	39.8%
Return on equity after tax ¹	37.0%	24.2%	12.8 PP	39.8%	33.2%	31.0%	37.0%	31.0%	6.0 PP	34.1%
Net interest margin ¹	5.55%	5.48%	0.07 PP	5.41%	5.04%	4.54%	5.55%	4.54%	1.01 PP	5.12%
Cost/income ratio	25.4%	32.9%	(7.5 PP)	27.6%	30.3%	33.2%	25.4%	33.2%	(7.7 PP)	30.9%
Loan/deposit ratio	67.1%	66.1%	1.1 PP	68.3%	71.1%	71.6%	67.1%	71.6%	(4.5 PP)	66.1%
Provisioning ratio ¹	(0.93%)	0.61%	(1.54 PP)	(0.24%)	0.81%	0.38%	(0.93%)	0.38%	(1.31 PP)	0.39%
NPE ratio	1.5%	1.5%	(0.0 PP)	1.5%	1.5%	1.5%	1.5%	1.5%	0.0 PP	1.5%
NPE coverage ratio	59.1%	62.9%	(3.8 PP)	61.0%	62.5%	61.6%	59.1%	61.6%	(2.5 PP)	62.9%
Total assets	5,813	5,695	2.1%	5,718	5,573	5,610	5,813	5,610	3.6%	5,695
RWA	3,231	3,060	5.6%	3,807	3,754	3,663	3,231	3,663	(11.8%)	3,060
Equity	844	772	9.4%	727	662	618	844	618	36.6%	772
Loans to customers	3,070	3,031	1.3%	3,153	3,183	3,234	3,070	3,234	(5.1%)	3,031
– Hereof non-financial corporations % ²	57.6%	56.8%	0.8 PP	57.3%	57.1%	57.3%	57.6%	57.3%	0.3 PP	56.8%
– Hereof households % ²	42.2%	43.1%	(0.9 PP)	42.6%	42.9%	42.6%	42.2%	42.6%	(0.4 PP)	43.1%
– Hereof FCY %	77.2%	76.8%	0.4 PP	74.6%	73.9%	52.9%	77.2%	52.9%	24.3 PP	76.8%
Deposits from customers	4,621	4,634	(0.3%)	4,670	4,541	4,707	4,621	4,707	(1.8%)	4,634
Business outlets	108	108	0.0%	126	138	154	108	154	(29.9%)	108
Number of employees	2,103	2,113	(0.5%)	2,204	2,209	2,366	2,103	2,366	(11.1%)	2,113
Number of customers (in mn)	1.0	1.0	0.1%	1.0	1.0	0.9	1.0	0.9	8.1%	1.0

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	26	21	24.0%	19	20	27	26	27	(3.1%)	86
Net fee and commission income	27	30	(12.0%)	30	38	30	27	30	(9.3%)	128
Net trading income and fair value result	5	4	20.8%	6	7	8	5	8	(35.9%)	25
Other net operating income	1	1	10.9%	1	3	(15)	1	(15)	-	(10)
Operating income	59	56	4.1%	55	68	49	59	49	18.4%	229
General administrative expenses	(18)	(21)	(11.3%)	(17)	(18)	(19)	(18)	(19)	(2.6%)	(74)
Operating result	40	36	13.0%	39	50	31	40	31	31.2%	155
Other result	(0)	(0)	258.1%	(1)	(0)	(0)	(0)	(0)	77.4%	(1)
Gov. measures and compulsory contrib.	(0)	(0)	(4.9%)	(0)	(0)	(0)	(0)	(0)	(8.6%)	(2)
Impairment losses on financial assets	0	2	(98.2%)	3	(8)	2	0	2	(98.4%)	(2)
Profit/loss before tax	40	37	7.9%	40	42	32	40	32	24.2%	151
Profit/loss after tax	30	27	10.8%	30	32	24	30	24	22.5%	112
Return on equity before tax ¹	31.3%	30.7%	0.5 PP	35.8%	36.9%	26.9%	31.3%	26.9%	4.4 PP	34.1%
Return on equity after tax ¹	23.2%	22.2%	1.0 PP	26.3%	28.1%	20.2%	23.2%	20.2%	3.0 PP	25.3%
Net interest margin ¹	5.15%	4.19%	0.96 PP	3.68%	3.71%	4.59%	5.15%	4.59%	0.56 PP	4.06%
Cost/income ratio	31.1%	36.5%	(5.4 PP)	30.2%	26.4%	37.8%	31.1%	37.8%	(6.7 PP)	32.3%
Loan/deposit ratio	40.7%	39.3%	1.4 PP	40.7%	41.2%	37.7%	40.7%	37.7%	3.0 PP	39.3%
Provisioning ratio ¹	0.26%	2.68%	(2.42 PP)	(4.15%)	8.56%	(2.75%)	0.26%	(2.75%)	3.01 PP	0.97%
NPE ratio	1.4%	1.4%	(0.0 PP)	1.3%	1.5%	1.5%	1.4%	1.5%	(0.1 PP)	1.4%
NPE coverage ratio	71.0%	71.8%	(0.8 PP)	72.6%	75.4%	73.5%	71.0%	73.5%	(2.5 PP)	71.8%
Total assets	2,639	2,446	7.9%	2,465	2,417	2,617	2,639	2,617	0.8%	2,446
RWA	1,965	1,629	20.7%	1,728	1,938	1,982	1,965	1,982	(0.8%)	1,629
Equity	538	503	6.8%	487	479	479	538	479	12.3%	503
Loans to customers	853	691	23.4%	711	711	719	853	719	18.6%	691
- Hereof non-financial corporations % ²	62.2%	67.4%	(5.2 PP)	68.2%	69.3%	67.6%	62.2%	67.6%	(5.4 PP)	67.4%
- Hereof households % ²	26.6%	31.3%	(4.7 PP)	30.4%	30.7%	32.4%	26.6%	32.4%	(5.8 PP)	31.3%
- Hereof FCY %	26.2%	22.9%	3.4 PP	24.3%	24.5%	24.5%	26.2%	24.5%	1.7 PP	22.9%
Deposits from customers	1,878	1,754	7.1%	1,748	1,746	1,927	1,878	1,927	(2.5%)	1,754
Business outlets	44	45	(2.2%)	47	50	55	44	55	(20.0%)	45
Number of employees	1,615	1,610	0.3%	1,563	1,578	1,594	1,615	1,594	1.3%	1,610
Number of customers (in mn)	1.0	1.0	(0.1%)	1.0	1.0	1.0	1.0	1.0	(0.0%)	1.0

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	368	382	(3.7%)	331	322	377	368	377	(2.2%)	1,411
Net fee and commission income	208	186	12.1%	206	264	496	208	496	(58.0%)	1,152
Net trading income and fair value result	20	5	262.6%	39	44	46	20	46	(56.7%)	135
Other net operating income	(3)	0	–	(2)	1	(18)	(3)	(18)	(82.8%)	(19)
Operating income	593	574	3.3%	574	631	900	593	900	(34.1%)	2,679
General administrative expenses	(141)	(161)	(12.8%)	(121)	(226)	(220)	(141)	(220)	(36.0%)	(729)
Operating result	452	413	9.6%	453	404	681	452	681	(33.5%)	1,950
Other result	(8)	(2)	260.4%	1	0	(7)	(8)	(7)	16.1%	(8)
Gov. measures and compulsory contrib.	(9)	(9)	(2.0%)	(9)	(11)	(13)	(9)	(13)	(31.0%)	(42)
Impairment losses on financial assets	(22)	52	–	41	92	(280)	(22)	(280)	(92.1%)	(95)
Profit/loss before tax	414	454	(8.8%)	485	486	381	414	381	8.5%	1,805
Profit/loss after tax	326	317	2.8%	339	384	301	326	301	8.2%	1,341
Return on equity before tax ¹	36.9%	44.9%	(8.0 PP)	53.6%	52.4%	37.7%	36.9%	37.7%	(0.8 PP)	50.4%
Return on equity after tax ¹	29.1%	31.4%	(2.3 PP)	37.5%	41.5%	29.7%	29.1%	29.7%	(0.7 PP)	37.5%
Net interest margin ¹	7.62%	7.87%	(0.25 PP)	6.69%	5.69%	5.97%	7.62%	5.97%	1.65 PP	6.47%
Cost/income ratio	23.8%	28.1%	(4.4 PP)	21.1%	35.9%	24.4%	23.8%	24.4%	(0.7 PP)	27.2%
Loan/deposit ratio	42.6%	42.9%	(0.3 PP)	41.5%	41.7%	40.3%	42.6%	40.3%	2.3 PP	42.9%
Provisioning ratio ¹	2.92%	(2.51%)	5.44 PP	(2.06%)	(3.95%)	11.10%	2.92%	11.10%	(8.17 PP)	1.27%
NPE ratio	1.7%	1.4%	0.4 PP	1.5%	1.7%	1.6%	1.7%	1.6%	0.1 PP	1.4%
NPE coverage ratio	66.8%	73.5%	(6.7 PP)	76.1%	68.0%	73.5%	66.8%	73.5%	(6.7 PP)	73.5%
Total assets	21,098	20,702	1.9%	22,278	23,459	27,024	21,098	27,024	(21.9%)	20,702
RWA	14,939	14,025	6.5%	13,724	14,327	15,596	14,939	15,596	(4.2%)	14,025
Equity	4,755	4,450	6.9%	3,972	3,980	4,123	4,755	4,123	15.3%	4,450
Loans to customers	5,796	5,973	(3.0%)	6,303	7,085	8,078	5,796	8,078	(28.2%)	5,973
- Hereof non-financial corporations % ²	56.1%	55.1%	1.0 PP	57.4%	57.2%	56.1%	56.1%	56.1%	(0.0 PP)	55.1%
- Hereof households % ²	42.1%	42.9%	(0.8 PP)	41.3%	41.8%	42.4%	42.1%	42.4%	(0.3 PP)	42.9%
- Hereof FCY %	9.2%	9.0%	0.2 PP	9.7%	11.3%	12.7%	9.2%	12.7%	(3.5 PP)	9.0%
Deposits from customers	14,387	14,639	(1.7%)	15,826	17,727	20,814	14,387	20,814	(30.9%)	14,639
Business outlets	120	124	(3.2%)	125	124	124	120	124	(3.2%)	124
Number of employees	9,832	9,942	(1.1%)	9,953	9,897	9,890	9,832	9,890	(0.6%)	9,942
Number of customers (in mn)	3.2	3.2	0.5%	3.2	3.2	3.2	3.2	3.2	(0.7%)	3.2

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	103	106	(2.9%)	112	99	101	103	101	2.0%	418
Net fee and commission income	17	23	(26.2%)	17	20	24	17	24	(28.0%)	84
Net trading income and fair value result	5	4	27.3%	9	8	12	5	12	(54.0%)	33
Other net operating income	0	(0)	–	(0)	(1)	(1)	0	(1)	–	(2)
Operating income	125	133	(5.4%)	138	127	135	125	135	(7.1%)	532
General administrative expenses	(46)	(52)	(12.3%)	(45)	(41)	(42)	(46)	(42)	9.6%	(180)
Operating result	80	81	(1.0%)	93	86	94	80	94	(14.5%)	353
Other result	(2)	(2)	18.4%	(2)	0	2	(2)	2	–	(1)
Gov. measures and compulsory contrib.	(3)	(3)	(1.0%)	(3)	(3)	(3)	(3)	(3)	(10.6%)	(11)
Impairment losses on financial assets	5	(20)	–	5	(51)	(28)	5	(28)	–	(94)
Profit/loss before tax	81	57	42.7%	93	33	65	81	65	25.1%	247
Profit/loss after tax	61	(35)	–	76	27	53	61	53	14.0%	121
Return on equity before tax ¹	62.4%	43.9%	18.6 PP	74.7%	29.4%	60.9%	62.4%	60.9%	1.5 PP	57.2%
Return on equity after tax ¹	46.9%	–	–	61.6%	23.8%	50.2%	46.9%	50.2%	(3.3 PP)	28.2%
Net interest margin ¹	9.70%	9.99%	(0.29 PP)	10.76%	10.05%	10.07%	9.70%	10.07%	(0.37 PP)	10.23%
Cost/income ratio	36.3%	39.1%	(2.9 PP)	32.8%	32.2%	30.7%	36.3%	30.7%	5.5 PP	33.7%
Loan/deposit ratio	32.4%	33.6%	(1.2 PP)	35.6%	34.8%	40.4%	32.4%	40.4%	(8.0 PP)	33.6%
Provisioning ratio ¹	(0.16%)	3.30%	(3.46 PP)	0.78%	6.19%	3.52%	(0.16%)	3.52%	(3.68 PP)	3.45%
NPE ratio	5.6%	5.6%	0.0 PP	5.5%	6.0%	6.5%	5.6%	6.5%	(0.9 PP)	5.6%
NPE coverage ratio	74.8%	73.8%	0.9 PP	75.1%	67.9%	66.0%	74.8%	66.0%	8.8 PP	73.8%
Total assets	4,609	4,473	3.0%	4,716	4,298	4,223	4,609	4,223	9.1%	4,473
RWA	4,881	4,865	0.3%	5,349	4,926	4,689	4,881	4,689	4.1%	4,865
Equity	568	512	11.1%	596	499	472	568	472	20.4%	512
Loans to customers	1,296	1,303	(0.6%)	1,427	1,280	1,479	1,296	1,479	(12.4%)	1,303
– Hereof non-financial corporations % ²	85.9%	86.1%	(0.1 PP)	88.0%	88.7%	89.6%	85.9%	89.6%	(3.7 PP)	86.1%
– Hereof households % ²	10.4%	9.6%	0.8 PP	9.3%	9.4%	8.5%	10.4%	8.5%	1.9 PP	9.6%
– Hereof FCY %	33.1%	35.4%	(2.3 PP)	32.9%	31.0%	30.8%	33.1%	30.8%	2.3 PP	35.4%
Deposits from customers	3,921	3,767	4.1%	3,965	3,667	3,648	3,921	3,648	7.5%	3,767
Business outlets	321	321	0.0%	321	328	328	321	328	(2.1%)	321
Number of employees	5,329	5,333	(0.1%)	5,258	5,224	5,275	5,329	5,275	1.0%	5,333
Number of customers (in mn)	2.9	2.9	(1.3%)	2.9	2.9	2.9	2.9	2.9	(0.9%)	2.9

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In EUR mn	Q1/2024	Q4/2023	q-o-q	Q3/2023	Q2/2023	Q1/2023	1-3/2024	1-3/2023	y-o-y	1-12/2023
Net interest income	233	256	(8.7%)	248	238	226	233	226	3.5%	967
Net fee and commission income	147	150	(1.9%)	142	129	158	147	158	(6.7%)	578
Net trading income and fair value result	13	21	(39.6%)	48	37	57	13	57	(77.4%)	163
Other net operating income	32	26	25.0%	19	34	29	32	29	10.1%	108
Operating income	428	458	(6.5%)	462	439	472	428	472	(9.2%)	1,831
General administrative expenses	(221)	(262)	(15.7%)	(203)	(218)	(199)	(221)	(199)	10.9%	(882)
Operating result	207	196	5.9%	259	221	272	207	272	(23.9%)	948
Other result	(2)	(2)	(13.4%)	7	0	1	(2)	1	-	6
Gov. measures and compulsory contrib.	(15)	(10)	52.1%	(8)	(1)	(25)	(15)	(25)	(38.4%)	(44)
Impairment losses on financial assets	(63)	(151)	(58.4%)	(35)	(6)	15	(63)	15	-	(177)
Profit/loss before tax	127	33	289.4%	223	214	263	127	263	(51.6%)	733
Profit/loss after tax	100	18	459.8%	175	162	206	100	206	(51.5%)	561
Return on equity before tax ¹	11.8%	3.4%	8.5 PP	23.2%	22.5%	27.8%	11.8%	27.8%	(15.9 PP)	19.0%
Return on equity after tax ¹	9.3%	1.8%	7.4 PP	18.2%	17.0%	21.7%	9.3%	21.7%	(12.4 PP)	14.5%
Net interest margin ¹	1.52%	1.64%	(0.12 PP)	1.55%	1.46%	1.43%	1.52%	1.40%	0.12 PP	1.53%
Cost/income ratio	51.6%	57.2%	(5.7 PP)	43.9%	49.7%	42.2%	51.6%	42.2%	9.4 PP	48.2%
Loan/deposit ratio	168.3%	172.0%	(3.8 PP)	168.7%	174.6%	161.1%	168.3%	161.1%	7.2 PP	172.0%
Provisioning ratio ¹	0.68%	1.63%	(0.95 PP)	0.38%	0.06%	(0.16%)	0.68%	(0.16%)	0.84 PP	0.47%
NPE ratio	2.9%	3.0%	(0.1 PP)	1.6%	1.6%	1.4%	2.9%	1.4%	1.5 PP	3.0%
NPE coverage ratio	32.8%	35.6%	(2.8 PP)	41.9%	43.0%	41.3%	32.8%	41.3%	(8.5 PP)	35.6%
Total assets	65,460	60,131	8.9%	67,439	63,751	69,706	65,460	69,706	(6.1%)	60,131
RWA	26,260	25,938	1.2%	28,448	29,352	29,273	26,260	29,273	(10.3%)	25,938
Equity	4,754	4,509	5.4%	4,475	4,230	4,042	4,754	4,042	17.6%	4,509
Loans to customers	37,443	35,958	4.1%	37,872	36,657	38,885	37,443	38,885	(3.7%)	35,958
- Hereof non-financial corporations % ²	49.9%	51.3%	(1.4 PP)	49.2%	51.5%	49.4%	49.9%	49.4%	0.5 PP	51.3%
- Hereof households % ²	20.1%	20.8%	(0.7 PP)	19.5%	20.0%	18.5%	20.1%	18.5%	1.6 PP	20.8%
- Hereof FCY %	15.1%	15.3%	(0.2 PP)	18.7%	17.5%	19.1%	15.1%	19.1%	(4.0 PP)	15.3%
Deposits from customers	28,245	28,836	(2.0%)	29,329	27,027	29,224	28,245	29,224	(3.3%)	28,836
Business outlets	24	23	4.3%	23	23	23	24	23	4.3%	23
Number of employees	3,593	3,536	1.6%	3,485	3,440	3,397	3,593	3,397	5.8%	3,536
Number of customers (in mn)	2.5	2.5	0.3%	2.5	2.4	2.4	2.5	2.4	1.6%	2.5

Note: All data, except P/L, are dated to the end of the period 1) Annualized 2) General governments and other financial corporations as remaining share

The Leading Sustainable Financial Institution in Austria & CEE

RBI has been committed to the **UN Global Compact**, since 2010 and signed up to the **UNEP FI Principles for Responsible Banking** In January 2021. Since then, a comprehensive portfolio impact analysis was performed, and a progress report was published.

RBI is further committed to promoting environmentally friendly technologies and further strengthening its focus on **renewable energy**. RBI has set firm targets in connection with the **exit from coal**.

Ratings, Rankings and Indices

- **"Prime Status" and Level "C+" by ISS-ESG (September 2022)**
- Sustainalytics: "Low risk"; Low risk experiencing material financial impacts from ESG factors; 24th out of 406 in the diversified banks subindustry (November 2022)
- MSCI ESG Rating: Level "AA" (July 2022)
- Moody's ESG Solutions: Assessed as "Robust", relative performance 22 of 99 (July 2022)
- RBI is included the FTSE4Good Index Series (June 2022), and the Austrian VÖNIX Index (June 2022)
- **In December 2022, RBI was again on CDP's climate leadership list**; it is recognized as one of Austria's top seven companies included in the ranking and, for the 8th time in a row, the highest-ranking domestic company in the financial sector

Signatory of:



PRINCIPLES FOR
RESPONSIBLE
BANKING



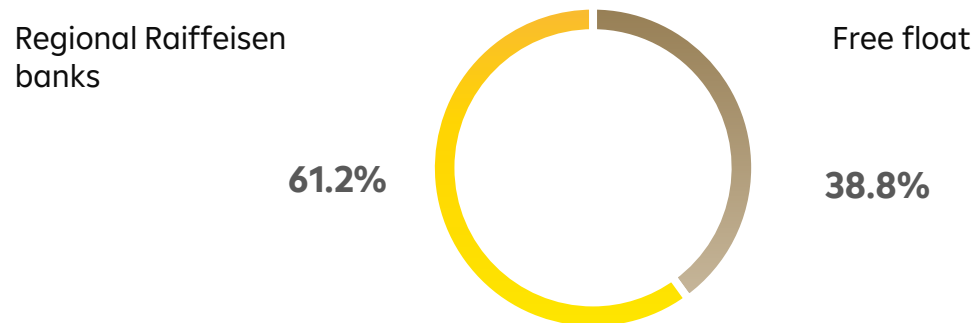
General information

- Listed since 25 April 2005 on the Vienna Stock Exchange Prime Market
- Indices: ATX, ATX Prime, MSCI Standard Index Europe, EURO STOXX Banks
- 328,939,621 ordinary shares issued
- ISIN: AT0000606306
- Trading Symbols:

Vienna Stock Exchange:	RBI
Bloomberg:	RBI AV
Reuters:	RBIV.VI

	Moody's	Standard & Poor's
Long term	A1	A-
Outlook	Stable	Negative
Covered bonds	Aa1	
Short term	P-1	A-2
Junior Senior Unsecured	Baa2	-
Subordinated (Tier 2)	Baa2	BBB
Additional Tier 1	Ba2(hyb)	BB

Shareholder structure¹



Raiffeisenlandesbank NÖ-Wien	25.0%
Raiffeisen Landesbank Steiermark	10.0%
Raiffeisenlandesbank Oberösterreich	9.5%
Raiffeisen-Landesbank Tirol	3.7%
Raiffeisenverband Salzburg	3.6%
Raiffeisenlandesbank Kärnten	3.5%
Raiffeisenlandesbank Burgenland	3.0%
Raiffeisenlandesbank Vorarlberg	2.9%
Total regional Raiffeisen banks	~61.2%

¹⁾ Based on shares issued (please note that displayed values are rounded)



23 July 2024	Start of Quiet Period
30 July 2024	Semi-Annual Report, Conference Call
23 October 2024	Start of Quiet Period
30 October 2024	Third Quarter Report, Conference Call

Group Investor Relations

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Quiet Period: period before the publication of the quarterly financial statements. During these periods we do not hold investor or analyst meetings